

VOLUME 3
THE COMPREHENSIVE PLAN FOR
TIPPECANOE COUNTY

THE COMPREHENSIVE PLAN
FOR TIPPECANOE COUNTY

VOLUME 3:

THE HOUSING ELEMENT

TIPPECANOE COUNTY AREA PLAN COMMISSION
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Adopted by the TIPPECANOE COUNTY AREA PLAN COMMISSION
on September 16, 1981, by the COMMON COUNCILS OF THE
CITIES OF LAFAYETTE and WEST LAFAYETTE and the TOWN
BOARDS OF DAYTON and BATTLE GROUND on October 5, 1981,
and by the BOARD OF COMMISSIONERS, COUNTY OF TIPPECANOE,
on October 19, 1981. Certified to and recorded by
the Tippecanoe County Recorder on October 23, 1981.

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TABLE OF CONTENTS

	<u>PAGE</u>
LIST OF FIGURES	iii
LIST OF TABLES	v
INTRODUCTION	1
HOUSING INVENTORY AND ANALYSIS OF THE EXISTING HOUSING SITUATION	3
Housing Characteristics	3
Occupancy	3
Number of Housing Units	4
Type of Housing	5
Tenure	6
Vacancy and Construction Activity	7
Federally Assisted Housing in Tippecanoe County	11
Housing Conditions	13
External Housing Conditions: 1978	13
A Comparison of External Housing Conditions: 1960 and 1978	15
Households with Housing Deficiencies: 1970	18
Housing Costs	21
Housing Value	21
Housing Affordability	31
Rental Costs	40
Residential Building Activity	44
Building Permit Data: 1965-1980	44
Residential Subdivision Activity, 1970-1980	56
Summary	75
FUTURE HOUSING NEEDS	78
Housing Market Analysis	78
Needs of Low- and Moderate-Income Households	83
Units Required by Income Group	83
Housing Assistance Needs of Lower Income Households	86
Need for Assisted Housing Units	86
Summary	89

	<u>PAGE</u>
RESIDENTIAL EXPANSION BEYOND THE URBAN BOUNDARY	91
HOUSING POLICIES	107
Availability	108
Affordability	108
Compatibility	109
Policy Statements	110
APPENDICES	114
A. Major Apartment Complex Activity Summary	115
B. Federally Assisted Housing Programs in Tippecanoe County	116
C. Tippecanoe County Area Plan Commission Housing Survey Evaluation Criteria	126
D. Tabulation of Housing Type by Condition	127
E. Tabulation of Housing Condition by Location	130
F. US Census of Housing, 1960: Evaluation Criteria for Housing Conditions	133
G. 1980 Existing Single Family Home Sales and Price Distribution	135
H. Tabulation of Building Permit Activity	137
I. Residential Subdivision Activity by Subdivision Size Category	142

LIST OF FIGURES

	<u>PAGE</u>
I Location of Major Apartment Complex Activity, April 1981	10
II Percent of Residential Units by Sub-Area Classified as Good in the 1978 Survey: Lafayette and West Lafayette	16
III Percent of Residential Units by Township Classified as Good in the 1978 Survey: Balance of County	17
IV U.S. Median Price of New and Existing Single Family Homes Sold, 1963-1979	22
V Price Distribution of Existing Single Family Houses Sold by Jurisdiction, 1980	26
VI Price Distribution of Existing Single Family Homes Sold by Sub-Area in Lafayette and West Lafayette, 1980	27
VII Price Distribution of Existing Single Family Houses Sold by Sub-Area in Tippecanoe County, 1980	28
VIII Average Price of Existing Single Family Homes Sold, 1975-1980	30
IX National House Prices and Family Income, 1965-1980	32
X National Home Ownership Costs, Residential Rent, and Family Income: 1965-1980	33
XI Changes in House Prices and Family Income, Tippecanoe County: 1975-1980	37
XII Building Permits Issued in Tippecanoe County: 1960-1980	46
XIII Single Family Building Permits Issued by Sub-Area in Tippecanoe County: 1960-1980	47
XIV Number of Improvement Building Permits Issued by Sub-Area in Tippecanoe County: 1960-1980	50
XV Percent Change in Building Permits Issued in Tippecanoe County, State of Indiana and the United States: 1975-1979	52

XVI	Estimated Average Building Permit Value Per Unit, Tippecanoe County: 1960-1980	53
XVII	Estimated Building Permit Value Per Single Family Unit: 1960-1980	54
XVIII	Relationship Between Number of Lots Approved (Preliminary and Final) and Building Permits Issued by Year of Request for Preliminary Plat Approval: 1970-1980	61
XIX	Location of "Active" Subdivisions Granted Preliminary Approval: 1970-1980	68
XX	Distribution of "Active" Subdivision Lots by Approximate Density of Lots Per Gross Acre	72
XXI	Percent Change of Population by Household Size, 1960-1990	84
XXII	Residential Potentials Decision-Making Matrix	93
XXIII	Tippecanoe County Study Area Map	97
XXIV	Residential Expansion Sectors Within Tippecanoe County	100
XXV	Residential Expansion: South Sector	10
XXVI	Residential Expansion: East Sector	102
XXVII	Residential Expansion: North and West Sectors	103
XXVIII	Residential Expansion: Dayton and Clarks Hill	104
XXIX	Relationship Between Number of Lots Approved (Preliminary and Final) and Building Permits Issued by Year of Request for Preliminary Plat Approval: Prelim. Requests of 1-9 Lots	145
XXX	Relationship Between Number of Lots Approved (Preliminary and Final) and Building Permits Issued by Year of Request for Preliminary Plat Approval: Prelim. Requests of 10-24 Lots	147
XXXI	Relationship Between Number of Lots Approved (Preliminary and Final) and Building Permits Issued by Year of Request for Preliminary Plat Approval: Prelim. Requests of 25+ Lots	149

LIST OF TABLES

		<u>PAGE</u>
I	Population and Households, Tippecanoe County: 1960-1980	4
II	Number of Housing Units in Tippecanoe County: 1960-1980	5
III	Percentage of Housing Types in Tippecanoe County by Area: 1970-1978	6
IV	Tenure of Occupied Housing Units in Tippecanoe County: 1960 and 1970	6
V	Vacancy Status of Available Housing Units in Tippecanoe County: 1960 and 1970	7
VI	Housing Vacancy Survey Results, Tippecanoe County: 1973-1980	9
VII	Existing Supply of Low and Moderate Income Housing in Tippecanoe County	12
VIII	Type of Housing in Tippecanoe County by Condition: 1978	14
IX	Condition of Housing in Tippecanoe County by Area (in percentages): 1960 and 1978	19
X	Deficiency and Adequacy Status of Owner- and Renter-Occupied Housing Units in Tippecanoe County by Income Group: 1970 Housing Census	20
XI	Median Housing Value of Owner-Occupied Units, in Dollars	21
XII	Characteristics of Local Existing Housing Sales: 1975-1980	24
XIII	Prices of Existing Single Family Homes Sold by Jurisdiction: 1980	25
XIV	Local, Regional and National Comparison of the Average Prices of Existing Single Family Houses Sold: 1975-1980	29
XV	Economic Profile of First Time and Repeat Home Buyers, 1979	34
XVI	Median Family Income, United States and Tippecanoe County: 1960-1980	35

	<u>PAGE</u>
XVII Median Household Effective Buying Income: United States, Indiana and Tippecanoe County: 1973-1979	36
XVIII Per Capita Income: United States, Great Lakes Region, Indiana and Tippecanoe County: 1959- 1979	36
XIX Housing Affordability: Tippecanoe County, 1975-1980	38
XX Housing Affordability: United States, 1975- 1980	39
XXI Median Gross Monthly Rent and Median Family Income of Renter-Occupied Housing Units for Selected Areas: 1970-1978	42
XXII Affordability of Rental Housing in Tippecanoe County: 1970-1978	43
XXIII Multi-family Building Activity in West Lafayette: 1965-1980	48
XXIV Percent Distribution of Building Permits by Housing Type: 1960-1980	49
XXV Percent Change in the Average Single Family Building Permit Values in Tippecanoe County versus the Percent Change in the National Average Selling Price of New Homes: 1965-1980	5
XXVI Summary of Residential Subdivision Activity, 1970-1980 (By Year of Request for Preliminary Plat Approval)	59
XXVII "Active" Subdivisions Granted Preliminary Approval: 1970-1980	65
XXVIII Distribution of "Active" Subdivision Lots by Approximate Density of Lots Per Gross Acre	71
XXIX Housing Market Analysis for Tippecanoe County: 1980-1990	80
XXX Population and Occupancy Characteristics By Household Size, 1960-1990	82
XXXI Units Required By Income Group: 1980-1990	85
XXXII Housing Assistance Needs of Lower Income Households	87

		<u>PAGE</u>
XXXIII	Need for Assisted Housing Units: 1980-1990	89
XXXIV	Typical Units Per Acre Figures Corresponding to Each Density/Impervious Surface Ratio Pairing	96
XXXV	Residential Expansion Sector Summary	105
XXXVI	Major Apartment Complex Activity Summary	115
XXXVII	Type of Housing in the City of Lafayette by Condition: 1978	127
XXXVIII	Type of Housing in the City of West Lafayette by Condition: 1978	128
XXXIX	Type of Housing in the Balance of Tippecanoe County by Condition: 1978	129
XL	Housing Conditions Survey of Lafayette Neighborhoods	130
XLI	Housing Conditions Survey of West Lafayette Census Tracts	131
XLII	Housing Conditions Survey of the Balance of Tippecanoe County by Township	132
XLIII	1980 Existing Single Family House Sales	135
XLIV	Price Distribution of Existing Single Family Houses Sold by Sub-Area, 1980	136
XLV	Building Permits Issued: Single Family	137
XLVI	Building Permits Issued: Duplex	138
XLVII	Building Permits Issued: Improvements	139
XLVIII	Building Permits Issued: Mobile Homes	140
XLIX	Building Permits Issued: Multi-Family	141
L	Summary of Residential Subdivision Activity, 1970-1980, For Preliminary Requests of Under 10 Lots	144
LI	Summary of Residential Subdivision Activity, 1970-1980, For Preliminary Requests of 10-24 Lots	146
LII	Summary of Residential Subdivision Activity, 1970-1980, For Preliminary Requests of 25 or more Lots	148

INTRODUCTION

The purpose of the Housing Element--Volume 3 of the Comprehensive Plan for Tippecanoe County--is to describe and analyze the nature and condition of our current housing stock and our ability to afford to rent or own housing, to provide an assessment of how much additional housing is going to have to be added to that supply over the next ten years, and to establish policy that will serve to make housing available and affordable to all within our community, and compatible within its surroundings, whether natural or man-made.

A brief background of previous Area Plan Commission activities and staff reports will amply illustrate the effort that has gone into the development of this Housing Element. The process was initiated in July 1976 when the Area Plan Commission adopted the set of Goals and Objectives generated by the public in the "Plan It" process.

In February 1978 staff prepared a report on residential subdivision activity. This report, updated in 1979 and 1981, has provided Commissioners with an accurate assessment of subdivision activity in the County, indicating not only what the Commission has accomplished but also what has happened as a result of Commission activity, vis-a-vis new housing production.

Results of the County land use survey, completed in the Fall of 1978, provide an evaluation of residential structures by type, condition and location.

Data generated by the residential land use potentials study, begun in 1978, have been used to specify levels of development potential within designated residential expansion areas of the County.

In late 1980, staff compiled and circulated throughout the community information concerning the recent surge of apartment complex activity.

Additional staff reports have also been prepared specifically for the Housing Element, thus establishing a supportive data base necessary for the development of housing policies.

Because housing policies must be responsive to the needs of the entire community, various agencies concerned with housing in Tippecanoe County were invited to provide input at a policy forum held in April 1981. Policy areas have been broadly grouped within the context of availability, affordability and compatibility. Policies have been established to deal with:

- adjusting zoning and subdivision regulations to encourage development;
- the need to maintain our housing stock and preserve our neighborhoods;
- the provision of adequate public services and facilities for all new housing developments;
- meeting the needs of low- and moderate-income households; and
- clarifying the role of federal and state agencies in the local housing market.

These policies are but an introduction to successful implementation, designed to address our housing needs within the broad context of comprehensive planning for Tippecanoe County.

HOUSING INVENTORY AND ANALYSIS OF THE EXISTING HOUSING SITUATION

The purpose of this section of the Housing Element is to provide an overview of housing facts, figures and trends, to form a basis for determining future planning needs for housing in Tippecanoe County. The section presents the most recent data available on the basic characteristics of County housing, the major indicators of housing condition, the cost of housing and the production of housing as measured by building permit and residential subdivision activity. Where information is available or appropriate to the discussion, the data has been compared for three areas within the County: the Cities of Lafayette and West Lafayette and the balance of the County. Some of the data, for example housing costs, are also compared to a larger geographic area, such as the region and nation, to assist in identifying the special characteristics of the County's housing. Finally, the strengths and weaknesses of the County's housing have been summarized to provide a framework for the policies and guidelines directed at correcting present problems and meeting future needs.

Housing Characteristics

Occupancy. During the past decade, the number of households has increased by nearly 26 percent, while population has grown by only 10 percent in Tippecanoe County (see Table I). Studies examining household formation have attributed the growth and changing makeup of households primarily to population growth, change in age composition, and change in marital status. The average household size has declined over the past two decades from 3.21 in 1960 to 2.58 in 1980 as a result of changes in economic conditions and lifestyle, with more young people living alone, increasing divorces, and more couples choosing to have fewer children or none at all. The increase in group quarter population since 1960 is probably related to the growth of Purdue University.

Table I

Population and Households,
Tippecanoe County: 1960-1980

Component	1960	1970	1980
Total Population	89,122	109,378	120,525
Group Quarter Population*	9,135	12,477	16,031
Household Population	79,987	96,901	104,494
Households	24,928	32,269	40,578
Average Household Size	3.21	3.00	2.58

*Group quarters are defined by the Census Bureau as "...living arrangements for institutional inmates or for other groups containing five or more persons not related to the person in charge...or if there is no person in charge, by six or more unrelated persons."

Source: U.S. Bureau of the Census, U.S. Census of Population: 1960, General Population Characteristics, Indiana, Final Report PC(1)-16-B, Washington, D.C.: U.S. Government Printing Office, 1961; U.S. Bureau of the Census, Census of Population: 1970, General Population Characteristics, Indiana, Final Report PC(1)-B16, Washington, D.C.: U.S. Government Printing Office, 1971; and, U.S. Bureau of the Census, Preliminary Counts, 1980.

Number of Housing Units. According to the 1980 Preliminary Census counts there are a total of 42,826 housing units in all of Tippecanoe County. This is just over 25 percent more units than there were in 1970 (see Table II). The rate of growth, however, has decreased in comparison to the previous decade. In Lafayette, housing grew at about the same rate between 1960 and 1970 as it did over the past decade. The number of housing units has more than doubled in West Lafayette since 1960. Most of this surge occurred between 1960 and 1970 as a result of increasing enrollment at Purdue University (an addition of about 1,000 students per year) and growth of the city by

Table II
Number of Housing Units in Tippecanoe County: 1960-1980

Area	1960	1970	Percent Change 1960-1970	1980	Percent Change 1970-1980
Lafayette	13,937	15,999	14.8	18,261	14.1
W.Lafayette	3,532	6,195	75.4	7,528	21.5
Balance of County	8,905	12,003	34.8	17,037	41.9
Total County	26,374	34,197	29.7	42,826	25.2

Source: U.S. Bureau of the Census, U.S. Census of Housing: 1960, Volume 1, States and Small Areas, Indiana, Final Report HC(1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; U.S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, Final Report HC(1)-A-16, Washington, D.C.: U.S. Government Printing Office, 1971; and, U.S. Bureau of the Census, Preliminary Counts, 1980.

annexation. Since 1970 most residential development in Tippecanoe County (nearly 60 percent) has occurred in the balance of the County, primarily on the fringes of the urban area.

Type of Housing. According to a 1978 windshield field survey conducted by the staff of the Area Plan Commission, there was a very similar pattern of housing types within the County as compared to the 1970 Census of Housing. Table III summarizes the type of housing in Tippecanoe County by area for 1970 and 1978. Two-thirds of total County residences are single-family units, whereas in West Lafayette the majority of residences are multi-family. The proportion of mobile homes in the balance of the County exceeds that of the two cities.

Table III
Percentage of Housing Types in Tippecanoe County by Area:
1970 and 1978

Housing Type	Lafayette		West Lafayette		Balance of County		Total County	
	1970	1978	1970	1978	1970	1978	1970	1978
Single family	71.8	70.2	46.9	49.3	68.8	69.5	66.2	66.3
Multi-family	27.4	28.5	51.8	50.6	19.9	18.1	28.5	27.1
Mobile Home	0.8	1.3	1.2	*	13.3	12.4	5.3	6.7
Totals**	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Less than 0.1%.

** Because of rounding, entries do not always sum to totals.

Source: U.S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, Indiana, Final Report HC(1)-A-16, Washington, D.C.: U.S. Government Printing Office, 1971; and, Tippecanoe County Area Plan Commission Land Use Survey, 1978.

Tenure. The rate of home ownership in Tippecanoe County decreased slightly from 64 percent in 1960 to 62 percent in 1970 (see Table IV). The only major change in housing tenure

Table IV
Tenure of Occupied Housing Units in Tippecanoe County:
1960 and 1970

Area	1960				1970			
	Owner		Renter		Owner		Renter	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Lafayette	8,583	65	4,587	35	9,933	66	5,122	34
West Lafayette	1,938	57	1,455	43	2,487	42	3,383	58
Balance of County	5,362	64	3,003	36	7,689	67	3,706	33
Total County	15,883	64	9,045	36	20,109	62	12,211	38

Source: U.S. Bureau of the Census, U.S. Census of Housing: 1960, Volume 1, States and Small Areas, Indiana, Final Report HC(1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; U.S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, Final Report HC(1)-A-16, Washington, D.C.: U.S. Government Printing Office, 1971.

within the County between 1960 and 1970 occurred in West Lafayette; the percentage of home owners dropped from 57 percent in 1960 to 42 percent in 1970. Although 1980 Census data is not yet available, there is little doubt that the predominance of home ownership continues in Tippecanoe County.

Vacancy and Construction Activity. Although acceptable vacancy levels vary from place to place, typically a vacancy rate under five percent indicates that an area may be a good market for new housing.* Tippecanoe County's net vacancy rate, defined as vacant units actually available for occupancy, increased slightly from 2.6 percent in 1960 to 3.6 percent in 1970 according to the U.S. Bureau of the Census (see Table V).

Table V
Vacancy Status of Available Housing Units in Tippecanoe County:
1960 and 1970

Area	1960		1970	
	No.	Pct.	No.	Pct.
Lafayette	413	3.0	657	4.2
West Lafayette	94	2.7	235	3.9
Balance of County	153	1.8	301	2.6
Total County	660	2.6	1,193	3.6

Source: U.S. Bureau of the Census, U.S. Census of Housing: 1960, Volume 1, States and Small Areas, Indiana, Final Report HC(1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; and U.S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, Indiana, Final Report HC(1)-A-16, Washington, D.C.: U.S. Government Printing Office, 1971.

*Urban Land Institute, Residential Development Handbook, Washington, D.C.: Urban Land Institute, 1978, p. 28.

A Postal Vacancy Survey conducted in November 1980, through an agreement between the Federal Home Loan Bank of Indiana and the U.S. Postal Service revealed a continued lack of available housing in the County. The rate was 2.1 percent for all housing types, 1.5 percent for houses, 3.7 percent for apartments and 0.2 percent for mobile homes.

As indicated in Table VI, 1980 vacancy levels for all housing types, while relatively low, are the highest they have been since 1974, except for mobile homes. Housing construction activity, on the other hand, has declined to its lowest level since 1974. These facts combined paint a typical picture of a housing market somewhat depressed by current economic conditions, that is, a larger than usual inventory of available but unoccupied housing, despite a slowdown in construction activity. That inventory is not as yet excessively large, and, with construction activity slowed, is not likely to grow much.

However, there are some recent indications that a large inventory of multi-family units may result from continuing activity in that sector. As many as 2,900 new apartments, including 586 potential subsidized units, may be at various stages of the development process as of April 1981 based on rezoning petitions, subdivision activity and requests for Federal mortgage and rental subsidy assistance (see Figure I for the location of units and Appendix A for a summary of those units). Eleven hundred of these units, 244 with subsidy assistance, will have been completed by late summer of this year.

The County is expected to grow at an average rate of about 700 persons per year through 1990 (see the section entitled, "Future Housing Needs," for further details). Even if we were to assume that as many as half of those persons opt for multi-family living, 2,900 new apartments would exceed the County's needs for a decade. On the average then, the County may only need around 150 new apartments per year, yet we are likely to see at least 1,500 in the next year or so based on current intentions. Granted, the demand at first is likely to exceed

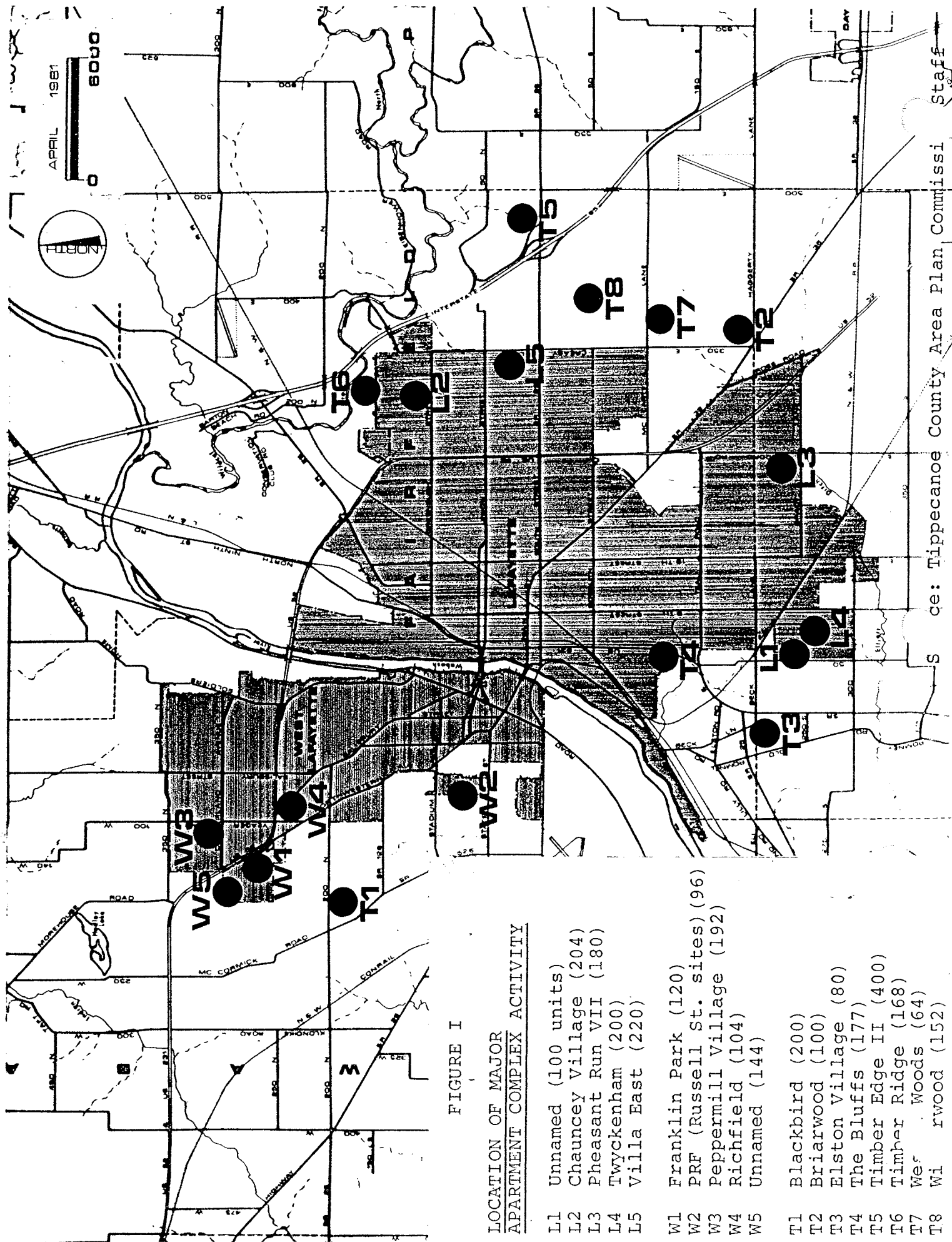
Table VI

Housing Vacancy Survey Results, Tippecanoe County:
1973-1980*

Year	Houses		Apartments		Mobile Homes		All Housing Types	
	Vacant	Under Construction	Vacant	Under Construction	Vacant	Under Construction	Vacant	Under Construction
November 1980	1.5	0.3	3.7	1.4	0.2		2.1	0.6
November 1979	1.2	0.6	2.6	5.9	0.6		1.6	2.2
November 1978	0.8	1.0	1.5	4.8	0.6		1.0	2.0
November 1977	1.0	0.5	2.5	2.4	1.5		1.4	1.0
December 1976	1.4	0.5	2.6	2.9	2.5		1.8	1.0
November 1975	1.3	0.5	3.0	1.3	2.1		1.8	0.7
December 1974	1.6	0.4	5.8	0.2	17.9		3.9	0.3
February 1973	1.6	0.4	6.3	10.4	4.3		2.7	2.5

*All rates are stated as percentages of the total housing stock (occupied and vacant) for each housing type.

Source: Federal Home Loan Bank of Indiana, Annual Housing Vacancy Survey: Lafayette SMSA Housing Market, Indianapolis: Federal Home Loan Bank, November 1980.



150 units per year as apartment dwellers' often limited options increase. It is possible, as well, that the additional supply of apartments may mean a future stabilization or decline in rents. And, it is likely that the community can absorb several hundred subsidized units quite easily. But in the longer run, the potential for newly built structures lying vacant or a noticeable disinvestment in some student-oriented residential areas in south West Lafayette may be quite real.

Federally Assisted Housing in Tippecanoe County.* In Tippecanoe County there is a total of 345 units of Section 8 Existing and 50 units of Section 8 Moderate Rehabilitation, all of which are administered by the Housing Authority of the City of Lafayette.** Lafayette has 294 units of the Section 8 Existing and all 50 units of the Section 8 Moderate Rehabilitation, while West Lafayette has 51 units of the Section 8 Existing. Most of these two Section 8 program units contain one or two bedrooms.

Additionally, there are 552 units of Section 8 New in the County, including 300 units for the elderly. A total of 298 units are located in Lafayette and 254 in West Lafayette. The majority of the New units contain one bedroom.

The Federal Housing Administration (FHA) Section 221(d)(3) rent supplement program has provided a total of 508 units in the City of Lafayette, of which 298 units also have Section 8 rent subsidies. The majority of units contain one bedroom. The FHA 236 rental housing program has supplied 808 units in the County (716 units in Lafayette and 92 units in West Lafayette), including 245 units of Section 8 rent subsidy. More than

* See Appendix B for a description of the various programs. Also, it should be emphasized that all units described herein are occupied. As indicated previously there is a total of an additional 586 potentially subsidized units in the pipeline, including 317 units for which Section 8 rent subsidies have already been obtained.

** The Housing Authorities of the Cities of Lafayette and West Lafayette also administer Community Development Block Grant Rehabilitation Programs.

half of all FHA 236 units contain two bedrooms. Finally, the FHA Section 235 Home Ownership program has provided over 400 units in the Cities of Lafayette and West Lafayette.

There are two programs sponsored by the Farmers Home Administration (FmHA) of the U.S. Department of Agriculture which have been used to help residents in the balance of the County obtain decent housing. Section 502 is a homeowner program which has supplied 469 units of single-family housing for rural households. Another FmHA program is the Section 515 rural rental housing program which has provided 36 units to residents in Battle Ground and east of the City of Lafayette. The existing supply of all federally assisted housing in Tippecanoe County is shown in Table VII.

Table VII
Existing Supply of Federally-Assisted
Housing in Tippecanoe County,
April 1981*

Type	Total Units	Number of Bedrooms				
		Eff	One	Two	Three	Four
HUD Section 8 Existing	345	31	125	140	41	8
HUD Section 8 Moderate Rehabilitation	50	3	13	24	7	3
HUD Section 8 New	552	0	402	110	40	0
FHA Section 221(d) (3)	508	0	298	170	40	0
FHA Section 236	808	0	252	426	99	26
FmHA Section 515	36		(Not Available)			
FHA Section 235	413		(Not Available)			
FmHA Section 502	469		(Not Available)			

* Units not cumulative; 221(d) (3) and 236 also contain some Sec. 8 rent subsidy.

Source: Department of Housing and Urban Development, Tippecanoe County Assisted Housing Report, April 1981; and Farmers Home Administration, Tippecanoe County Office, April 1981.

Housing Conditions

There is no one indicator of housing condition. Poor housing condition is normally associated with structural and occupancy characteristics. A summary of available data pertaining to various external housing characteristics and specified housing deficiencies of households is presented below as a basis for identifying housing conditions in Tippecanoe County.

External Housing Conditions: 1978. The most recent conditions data were collected in 1978, in conjunction with the existing land use inventory of Tippecanoe County. During this survey-cum-inventory, various external housing characteristics were observed and the appropriate condition recorded, i.e., good, fair, deteriorating or dilapidated (see Appendix C for evaluation criteria). Observation of internal housing characteristics and interviews with occupants were not included in this survey.

Results of the 1978 housing conditions survey of Tippecanoe County are shown in Table VIII.* The table displays a cross-tabulation of housing types by condition. To illustrate, the 21,234 single-family residential units classified as in good condition represent 89.2 percent of all single-family residential units, 65.6 percent of all housing units in good condition and 55.6 percent of all housing units. Over eight out of ten housing units in the County are in good condition, with the ratio of fair units to total units not quite one out of ten. Less than five percent of all units were classified as being in a deteriorating condition and only one percent were considered to be dilapidated.

Most of the deteriorating and dilapidated housing, as might be expected, consists of single family residential units. Four out of ten deteriorating housing units are single family

* Results of the 1978 housing conditions survey of the Cities of Lafayette and West Lafayette and the balance of the County are contained in Appendix D.

Table VIII

Type of Housing in Tippecanoe County by Condition: 1978

Count Row Percentage Column Percentage Total Percentage	Good	Fair	Deteriorating	Dilapidated	Total
Single Family Residential	21,234 89.2 65.6 55.6	1,541 6.5 42.7 4.0	703 3.0 40.4 1.8	219 0.9 60.2 0.6	23,800 100.0 62.3
Single Family Farm	1,046 69.1 3.2 2.7	262 17.3 7.3 0.7	168 11.1 9.7 0.4	38 2.5 10.4 0.1	1,514 100.0 4.0
Mobile Home	1,674 65.2 5.2 4.4	558 21.7 15.5 1.5	282 11.0 16.2 0.7	53 2.1 14.6 0.1	2,567 100.0 6.7
Duplex and Multi-Family	8,436 81.6 26.1 22.1	1,249 12.1 34.6 3.3	588 5.7 33.8 1.5	54 0.5 14.8 0.1	10,342 100.0 27.1
Total	32,390 84.7 100.0	3,610 9.4 100.0	1,741 4.6 100.0	364 1.0 100.0	38,223* 100.0 100.0

* Includes 118 units under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

homes and better than six out of ten dilapidated housing units are single family residences. Single family farms, representing only four percent of all housing units, make up ten percent of both deteriorating and dilapidated housing in the County. A similar pattern exists with mobile homes. Not quite seven percent of all units in the County are mobile homes; however, over 16 percent of all deteriorating units and nearly 15 percent of the County's dilapidated housing are mobile homes.

Figures II and III illustrate by neighborhoods in Lafayette, 1970 Census tracts in West Lafayette and townships in the balance of the County, the percent of residential units classified as being in good condition.* In Lafayette, neighborhoods to the south and northeast have over 95 percent of their housing stock in good condition. Neighborhoods along and west of the Norfolk and Western Railroad contain the lowest percentages of such housing. Tract 54 in West Lafayette has the lowest percentage of housing in good condition, with Tract 51 on the extreme north end of West Lafayette having the highest percentage of housing in good condition.

In the balance of the County, Wea Township has the highest percentage of housing in good condition with Randolph and Fairfield Townships rating over 85 percent. At the other end of the scale, only 60 to 75 percent of the units in Washington, Union, Jackson and Lauramie Townships are in good condition. The remaining townships fall in an intermediate range of 75 to 84 percent housing in good condition.

A Comparison of External Housing Conditions: 1960 and 1978.

The results of the 1978 Area Plan Commission survey have been compared with data collected by the U.S. Bureau of the Census to determine if housing conditions in Tippecanoe County have improved over time. Although the 1970 Census of Housing was

* The data is displayed in a tabular form in Appendix E by area and condition.

Figure II
Percent of Residential Units by Sub-Areas
Classified as Good in the 1978 Survey:
Lafayette and West Lafayette

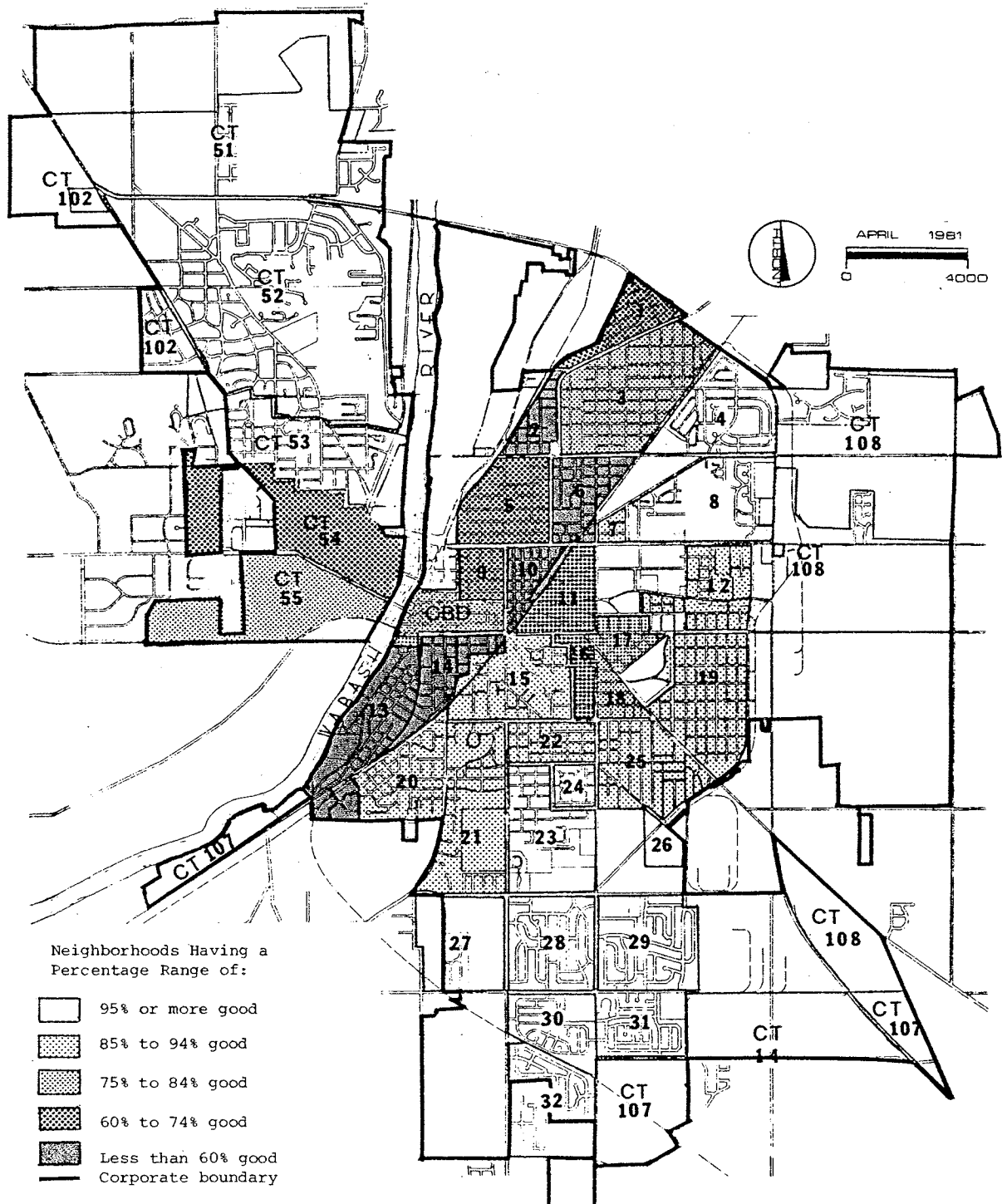
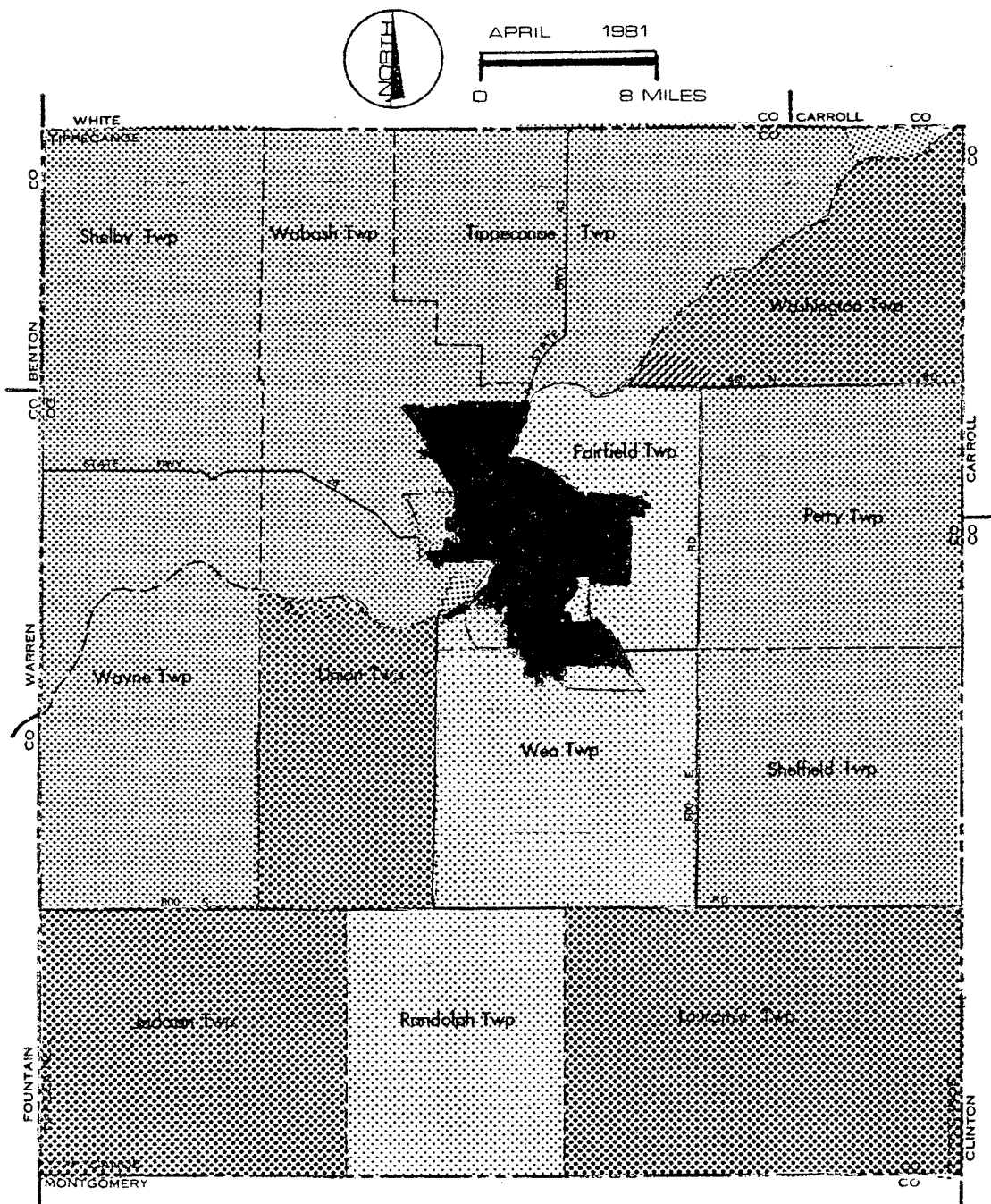





Figure III

Percent of Residential Units by
Township Classified as Good in the 1978 Survey:
Balance of County



Townships Having a Percentage Range of:

-  85% to 94% Good
-  75% to 84% Good
-  60% to 74% Good

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

conducted primarily through self-enumeration and did not rate condition of housing units, the 1960 Census of Housing did include an assessment of housing condition. A census taker determined the condition of the housing unit by observation, on the basis of specified criteria related to the extent or degree of visible defects. Units were classified in one of three categories: sound, deteriorating or dilapidated (see Appendix F for evaluation criteria). The Area Plan Commission survey can be made comparable to the 1960 Census of Housing by combining the categories of "good" and "fair" to form the category of "sound". A direct comparison between the two surveys, however, cannot be made because of the varying nature of the surveys and because of the substantial growth in the number of housing units. Yet, the percentage distribution of condition does give an indication of what has happened over time in Tippecanoe County.

A summary of the results of the 1960 and 1978 housing condition surveys is shown in Table IX. In all areas, the proportion of sound housing units increased, whereas the proportion of deteriorating and dilapidated housing units decreased. The increase in sound housing was better than 13 percent for the total County. While the condition of housing in Tippecanoe County has improved rather dramatically, the cost of improvements has escalated rapidly, causing housing to become more expensive. For example, building permit data indicates that the average cost of improvements per unit increased from \$1,700 in 1960 to \$5,200 in 1978.

Households with Housing Deficiencies: 1970. Although the 1970 Census of Housing did not include a rating of housing by condition, e.g. sound, deteriorating or dilapidated, a special tabulation of 1970 Census data on households with housing deficiencies is available for Tippecanoe County.* All households

* This data base has been used by the Lafayette and West Lafayette Community Development Departments to estimate the number of households that might be expected to apply for various kinds of housing assistance between July 1979 and June 1982.

Table IX
Condition of Housing in Tippecanoe County by Area (in percentages):
1960 and 1978

Condition	Lafayette 1960 1978		West Lafayette 1960 1978		Balance of County 1960 1978		Total County 1960 1978	
Sound*	80.3	94.6	94.8	97.2	77.2	93.0	81.2	94.5
Deteriorating	16.3	4.7	4.8	2.6	17.7	5.5	15.2	4.6
Dilapidated	3.5	0.7	0.5	0.3	5.1	1.7	3.6	1.0
Totals**	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* For 1978, includes "good" and "fair" conditions as defined in Appendix C.

**Because of rounding, entries do not always sum to totals.

Source: U.S. Bureau of the Census, Census of Housing: 1960, Volume I, States and Small Areas, Indiana, Final Report, HC(1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; and, Tippecanoe County Area Plan Commission Land Use Survey, 1978.

in the County were divided into four categories of living conditions: owner inadequate, owner adequate, renter inadequate, and renter adequate. The following housing deficiencies defined an "inadequate" living condition: households occupying units lacking some or all plumbing facilities, and/or households with 1.25 persons per room, and/or tenant households paying more than 25 percent of their income for rent; or owner households occupying housing built before 1940 and valued at less than \$10,000.

As shown in Table X, 7,487 households (1,989 owner and 5,498 renter), or 23.2 percent of all occupied housing units

Table X
Deficiency and Adequacy Status of Owner- and Renter-
Occupied Housing Units in Tippecanoe County by Income Group:
1970 Housing Census

Household and Income Level	Tenure and Housing Status			
	Owner		Renter	
	Adequate	Deficient	Adequate	Deficient
Non-elderly	13,540	1,088	5,945	4,579
Less than \$5,000	1,023	125	426	3,079
\$5,000-\$9,999	3,777	441	2,898	1,344
Over \$10,000	8,740	522	2,621	156
Elderly	4,552	901	745	919
Less than \$5,000	1,779	605	203	749
\$5,000-\$9,999	1,283	194	352	152
Over \$10,000	1,490	102	190	18
Totals	18,092	1,989	6,690	5,498

Source: U.S. Bureau of the Census, 1970 Census Special Tabulation of Households with Housing Deficiencies, Housing Unit Occupancy Characteristics: 1970 Housing Census, U.S. Department of Housing and Urban Development, Sponsor, 1974.

in Tippecanoe County, had one or more of the aforementioned housing deficiencies in 1970. The largest portion of deficient housing was occupied by non-elderly renter households. Although the number of elderly renter households living in deficient housing units was greater than those living in adequate housing units, most elderly households were homeowners living in adequate housing units. In the future, however, there is likely to be an increasing proportion of elderly homeowners living in deficient housing units as fixed incomes are reduced by inflation resulting in a decreasing ability to pay mortgages (and in some cases even taxes) or maintain housing units.

Housing Costs

Housing Value. The value of housing in the Greater Lafayette area has followed the general upward trend of the nation. Data from the 1960 and 1970 Census provide the best assessment of overall housing value and comparative costs. As can be seen in Table XI the median value of owner occupied housing units has increased significantly. Between 1960 and 1970 housing values in Tippecanoe County surpassed the national

Table XI
Median Housing Value of Owner Occupied Units, in Dollars

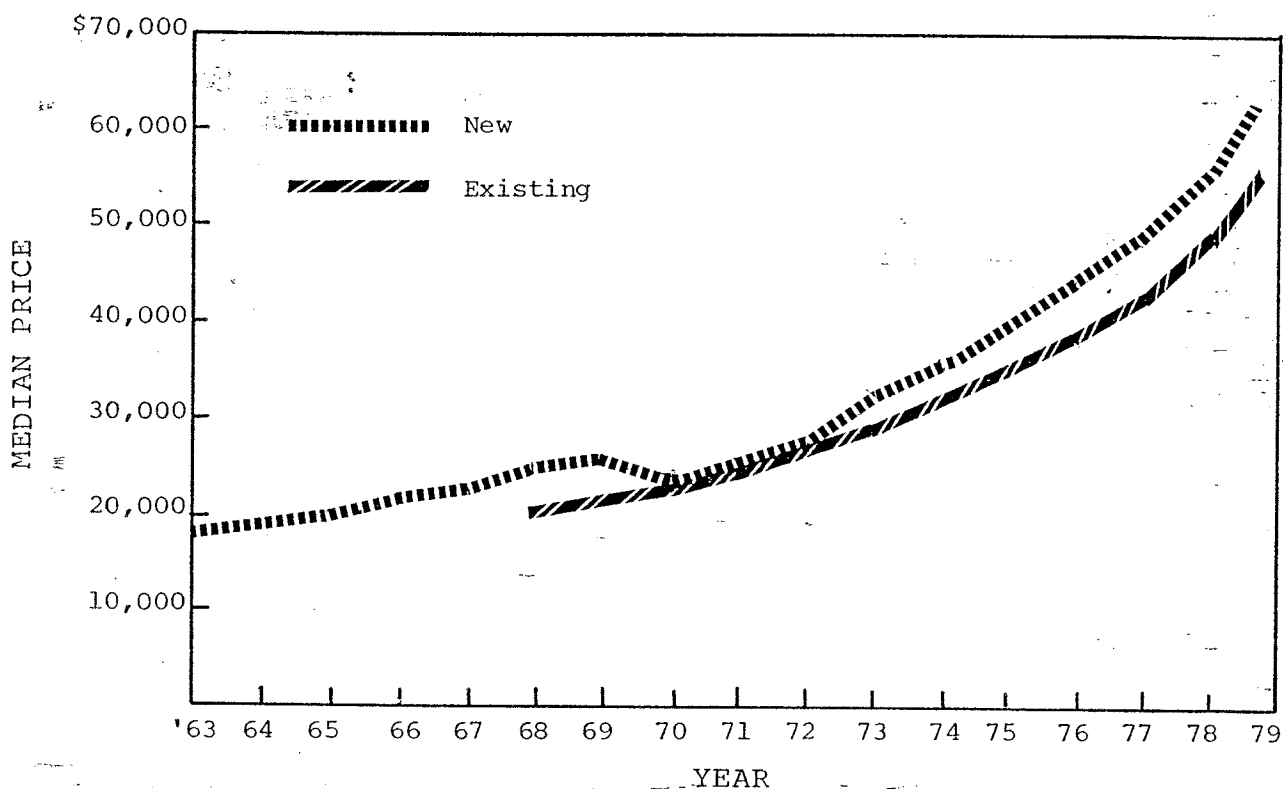
	1970	1960
United States	\$17,130	\$11,900
Indiana	13,800	10,200
Tippecanoe County	17,200	10,500
Lafayette	15,300	11,500
West Lafayette	30,200	20,400

Source: U.S. Bureau of the Census, U.S. Census of Housing: 1960, Volume 1, States and Small Areas, Indiana, Final Report HC(1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; U.S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, Final Report HC(1)-A-16, Washington, D.C.: U.S. Government Printing Office, 1971; and, U.S. Bureau of the Census Preliminary Counts, 1980.

median. The value of housing in West Lafayette has also consistently been almost twice as high as in Lafayette. Because the Census data are based on owner estimates, there is a tendency to underestimate housing value.

More recent indicators of actual market value of housing come from sales data collected by the U.S. Department of Commerce. While this only reflects the value of houses that are sold on a national level it does provide a good picture of value changes over time (Figure IV). The data show that over the last decade

Figure IV
U.S. Median Price of New and Existing Single
Family Homes Sold
1963-1979



Source: U.S. Department of Commerce, Bureau of the Census. Construction Reports, Series C25, Washington, D.C.: Government Printing Office, 1980; and National Association of Realtors.

the median price of a new single family home and an existing single family house increased at an annual average rate of 11.7% and 9.5% respectively. The median price of a new house went from \$23,400 in 1970 to \$62,900 in 1979 and that of an existing house went from \$23,000 to \$55,900 during the same time period. Unfortunately, local information on the median price of new single family houses sold, and the number of starts is not readily available. The local Home Builders Association has estimated that during the summer of 1980 the average price of a new single family home was between \$50,000 and \$60,000.

To provide a local perspective of how this community compares with national trends, information from the Lafayette Board of Realtors was made available on the average price of existing single family homes that were sold through that organization. While this material does not represent the average price of all existing homes sold nor does it document the characteristics or size of those homes, it does constitute a majority of all homes sold in the community and provides a basis for comparison.

The data are available only since 1975, but they show that since then the average price of an existing home has almost doubled (Table XII). Additional detailed information on the home prices by sub-area was ascertained for 1980 (Table XIII) and illustrates the difference in housing prices by jurisdiction. The average price of existing single family homes sold in West Lafayette (\$66,054) was the highest in the County and was 27% above the home prices in Lafayette (\$48,305), with prices for the balance of the County (\$54,654) slightly higher than the County as a whole (\$52,333).

Table XII

Characteristics of Local Existing Housing Sales:
1975-1980

	1975	1976	1977	1978	1979	1980	
Average Price*	\$26,938	\$30,322	\$34,280	\$38,261	\$44,591	\$50,754	
All Listed	880	1,086	1,243	1,315	1,225	816	
Sold Tipp. Co. Only	813 92%	992 91%	1,130 91%	1,160 88%	1,055 86%	711 87%	
Ave. Mort. Rate	9¼%	9%	9%	9 3/4%	11¼%	14%	
Loca- tion	S. Laf. 41% N. Laf. 23% W. Laf. 9% County 27%	37% 26% 13% 24%	39% 27% 10% 24%	33% 27% 10% 30%	34% 28% 9% 30%	32% 29% 13% 26%	
# of Bed- rooms	5+ 4 3 2 1	3.2% 16.7 61.2 17.7 1.1	3.3% 19.5 59.7 17.4 0.1	3.2% 20.6 59.4 16.0 0.8	4.2% 20.3 57.5 17.5 0.6	2.2% 18.9 58.8 19.1 1.0	1.9% 23.6 54.6 19.3 0.5

*The average price in this table includes some sold units outside of Tippecanoe County that were listed through the Lafayette Board of Realtors

Source: Lafayette Board of Realtors

Table XIII
Prices of Existing Single Family Homes
Sold by Jurisdiction: 1980

	Number Sold	Average Price*
Tippecanoe County	703	\$52,333
Lafayette	433	48,305
West Lafayette	98	66,054
Balance of County	172	54,654

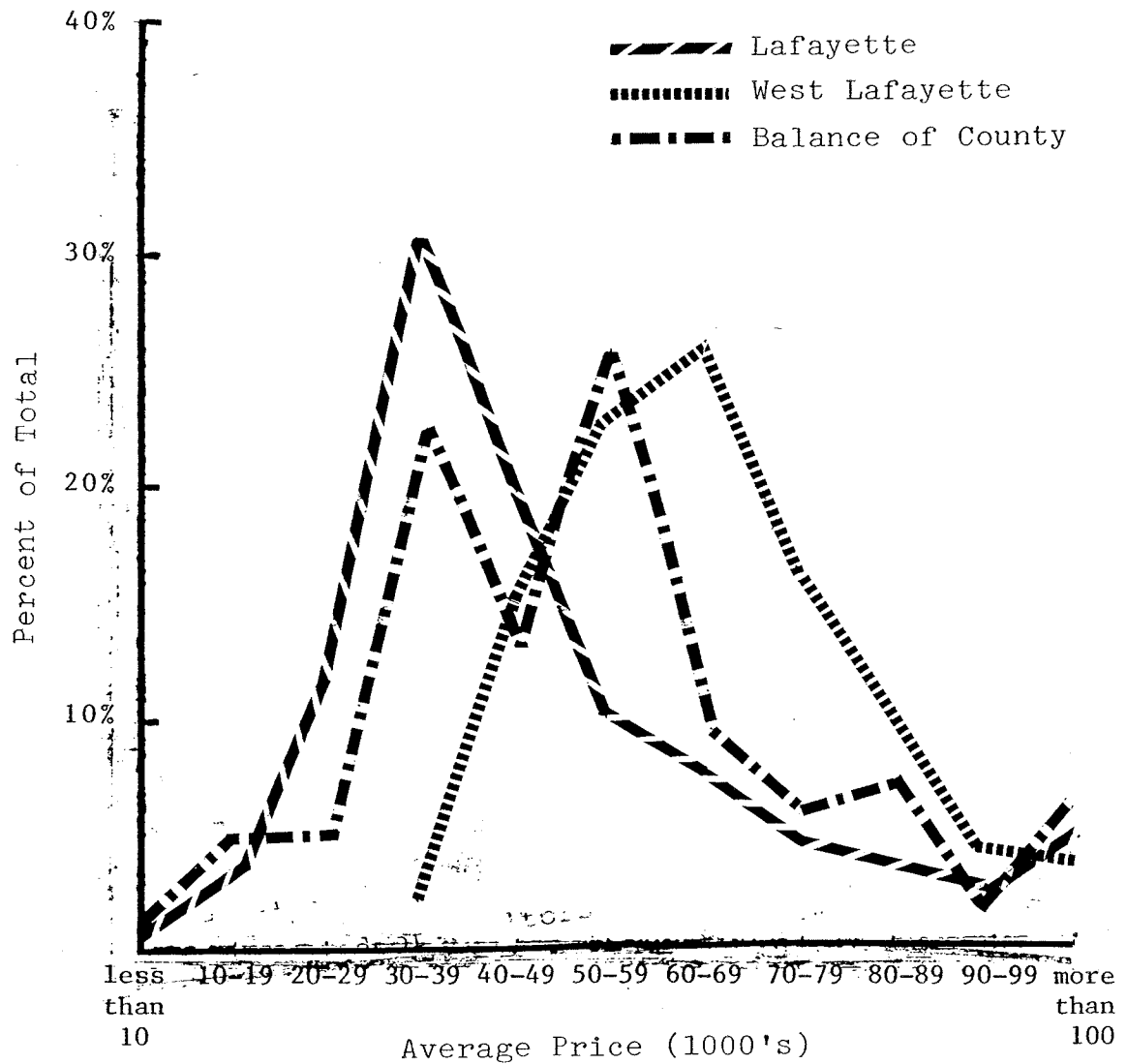
* Excludes exchanges and out-of-area sales

Source: 1980 4th Quarter Comparable Book, Lafayette Board of Realtors.

Price distributions by jurisdiction and sub-area were also obtained (Figure V, VI, and VII). These graphically portray differences within and between each jurisdiction and sub-area. The predominant price ranges are illustrated by the peaks in the graphs. The greatest percentage of homes sold in Lafayette cost between \$30,000 and \$40,000, with the predominant price range in West Lafayette between \$50,000 and \$70,000. The price distribution for the balance of the County shows two distinct peaks: between \$30,000 and \$40,000, and between \$50,000 and \$60,000. Lafayette is further divided into north and south patterns (Figure VI). Both north and south Lafayette demonstrate highest percentage of homes sold in the \$30,000 to \$40,000 range. South Lafayette has a greater percentage of homes sold between the prices of \$40,000 and \$60,000, with north Lafayette having a distinct peak between \$60,000 and \$70,000, and a greater percentage of sold houses over that price than in south Lafayette. Because of an observed preference in West Lafayette for sales by owner, higher value homes in West Lafayette may be underestimated in these data.

Figure V

PRICE DISTRIBUTION OF EXISTING SINGLE FAMILY
HOUSES SOLD BY JURISDICTION, 1980 *

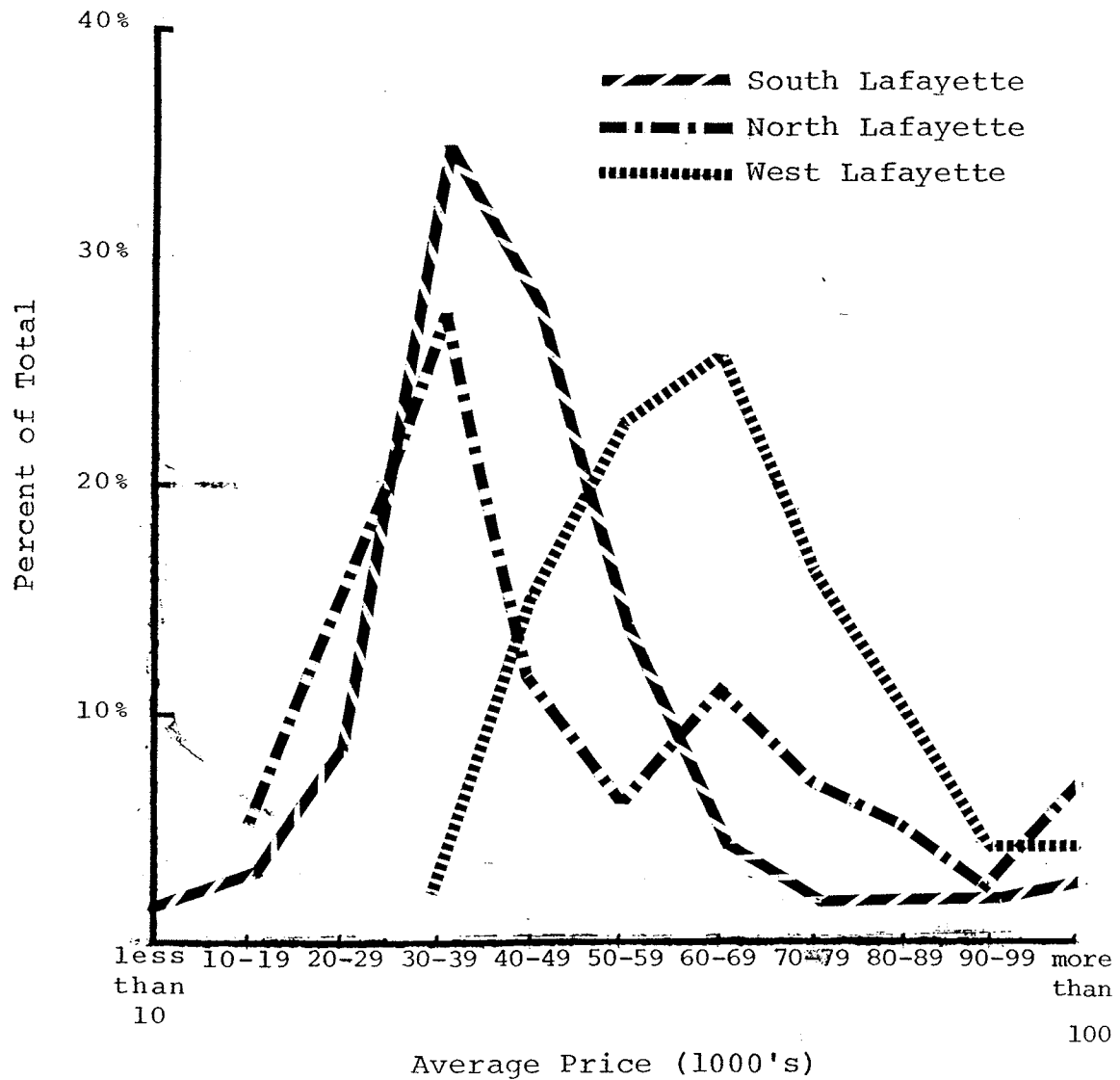


*See Appendix G for a tabular distribution of the data

Source: Lafayette Board of Realtors

Figure VI

PRICE DISTRIBUTION OF EXISTING SINGLE FAMILY HOUSES
SOLD BY SUB-AREA IN LAFAYETTE AND WEST LAFAYETTE, 1980*

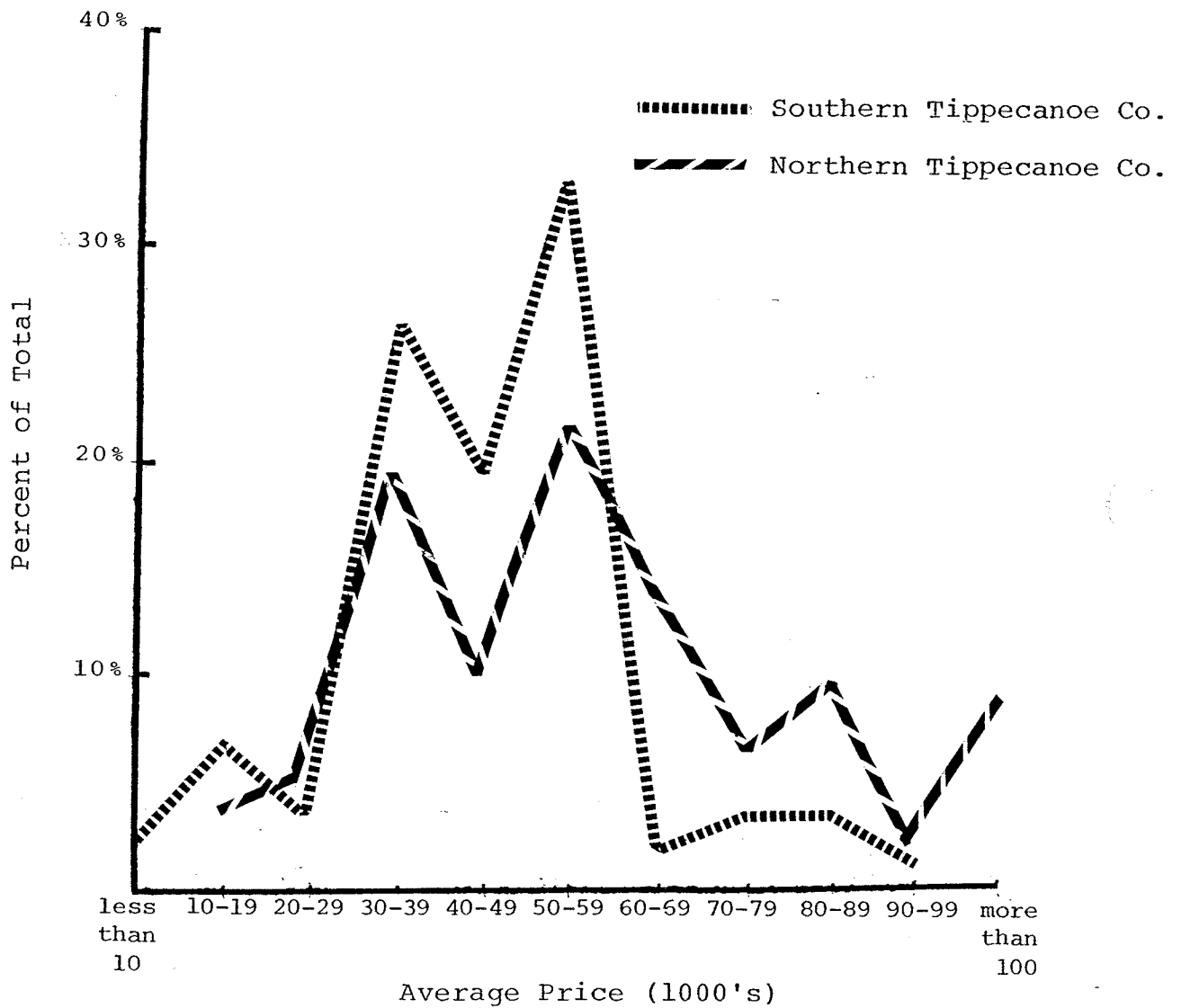


*See Appendix G for a tabular distribution of the data

Source: Lafayette Board of Realtors

Figure VII

PRICE DISTRIBUTION OF EXISTING SINGLE FAMILY HOUSES
SOLD BY SUB-AREA IN TIPPECANOE COUNTY, 1980*



*See Appendix G for a tabular distribution of the data

Source: Lafayette Board of Realtors

The balance of the County outside the two urban areas was also divided into northern and southern portions along SR 26 to the east and the Wabash River to the west (Figure VII). Both areas have distinct peaks between the \$30,000 to \$40,000 and \$50,000 to \$60,000 ranges, with a greater percentage of both in the southern part of the County. The northern portion of the County has a lower percentage of homes in those price ranges and a greater predominance of sales over \$70,000.

Comparable data on a national and regional level and from other similar Indiana communities was also obtained (Figure VIII and Table XIV). The national average for 1980

Table XIV

Local, Regional and National Comparisons of the Average Prices of Existing Single Family Houses Sold: 1975-1980 (\$1,000's)

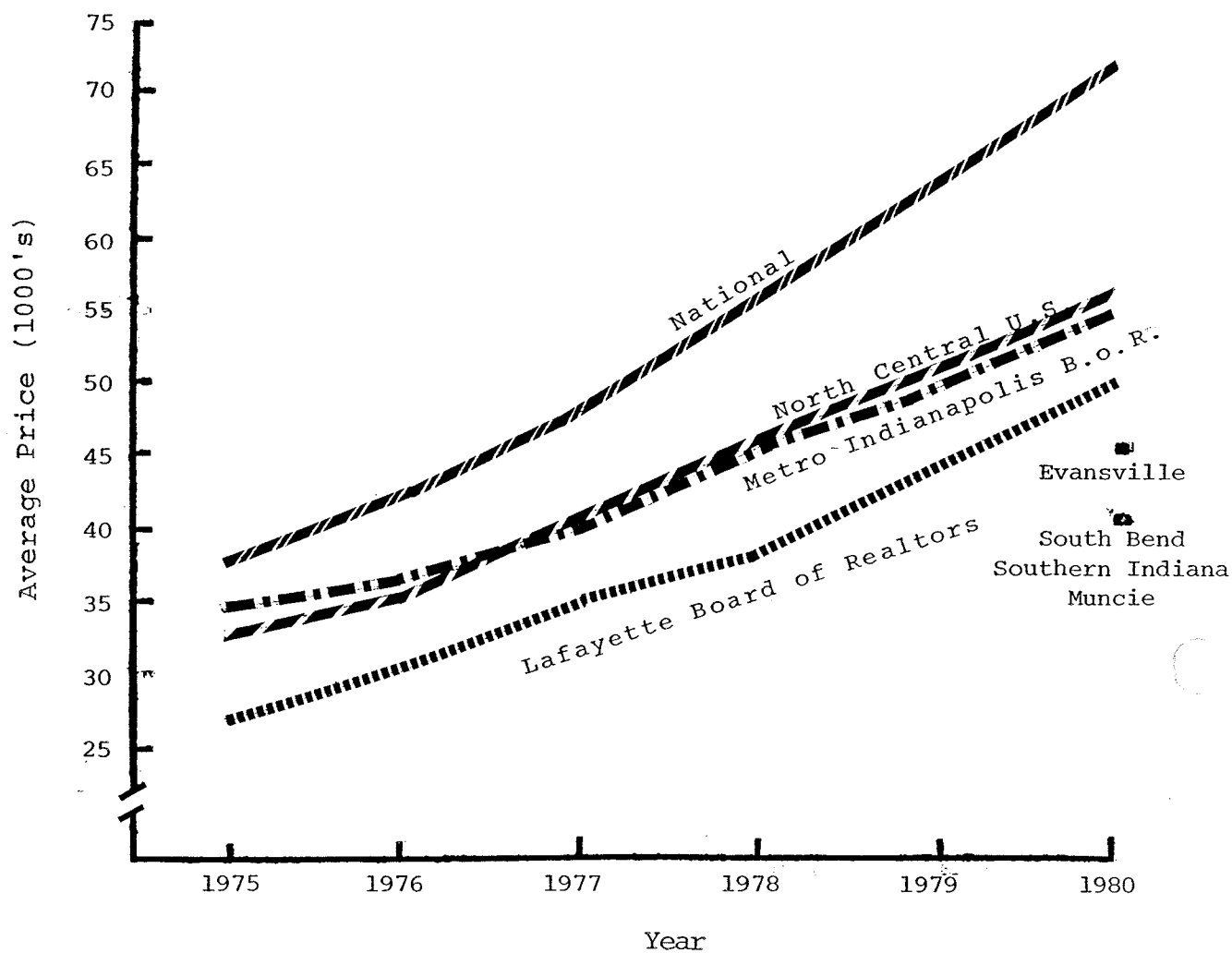
	1975	1976	1977	1978	1979	1980
United States	38.8	42.2	47.9	55.5	64.2	72.7
Regions:						
North Central	33.1	35.9	40.2	45.7	51.6	56.1
Northeast						71.7
South						67.7
West						104.5
Local Boards of Realtors:						
Lafayette	26.9	30.3	34.3	38.3	44.6	50.7
Indianapolis	34.1	36.4	39.9	45.5	49.2	54.7
South Bend					36.9	40.1
Southern Indiana						40.1
Evansville						45.0
Muncie						40.3

Source: Lafayette Board of Realtors, National Association of Realtors, and respective Boards of Realtors.

(\$72,700) was 43% higher than the average price in Tippecanoe County. Note the exceptionally high housing prices in the Western region of the United States. The North Central region of the United States, which includes the state of Indiana has the lowest average price of housing of all regions (\$56,100).

Figure VIII

LOCAL, REGIONAL AND NATIONAL COMPARISONS OF THE
AVERAGE PRICE OF EXISTING SINGLE FAMILY HOUSES SOLD



Sources: Lafayette Board of Realtors, The National Association of Realtors and respective Boards of Realtors

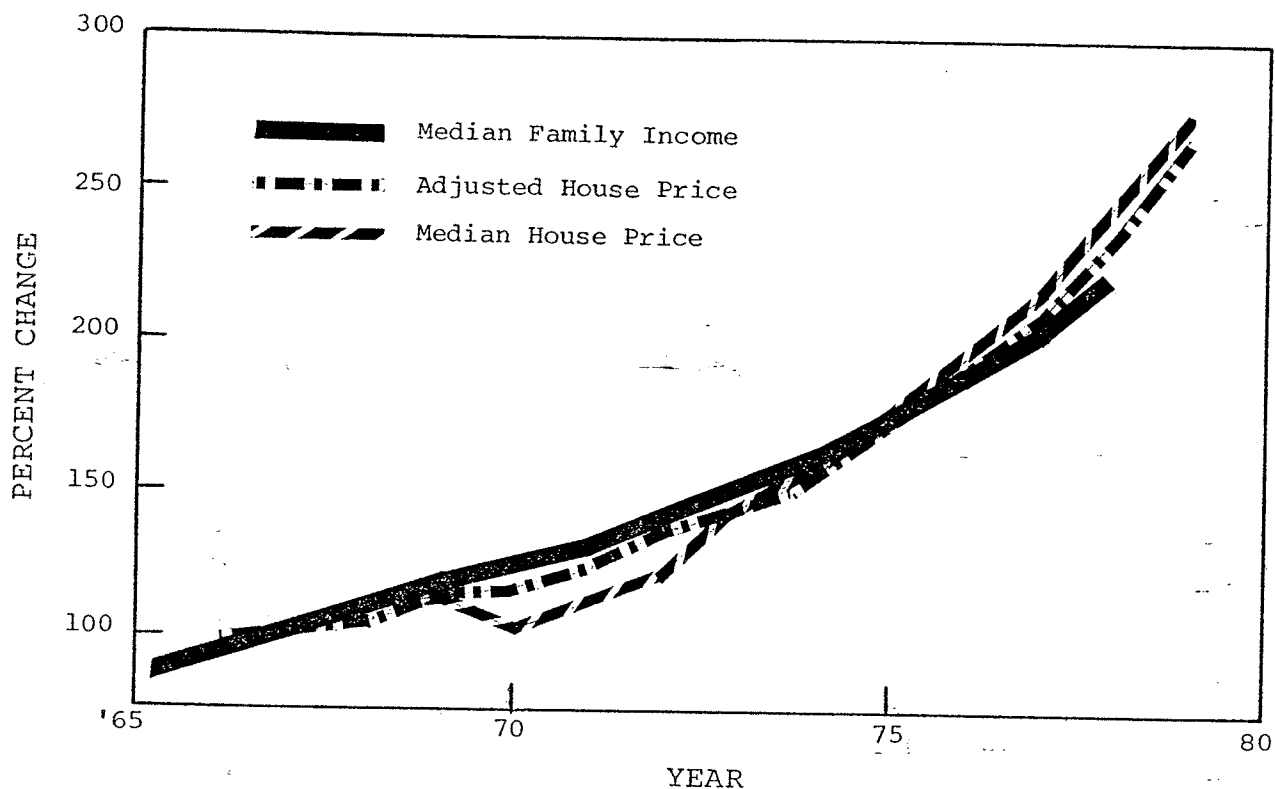
which is slightly higher than prices in this community. However, the percent increase in the price of existing homes in Tippecanoe County has risen more sharply since 1975 than has the North Central region (188% and 169% respectively). Information from other Indiana communities shows that the average price of existing houses sold through the Lafayette Board of Realtors is higher than those sold in Muncie, Evansville, Southern Indiana, and South Bend, and only slightly below that of Metropolitan Indianapolis. Again, the percent increase in house prices in this community since 1975 has been greater than the percent increase in Metropolitan Indianapolis (188% and 160% respectively).

Housing Affordability. With increased housing prices and current personal income levels there is a growing concern that home ownership is becoming less affordable for many people throughout the nation. No single measure exists which provides a true picture of affordability, however, a perspective can be obtained by assessing results of numerous techniques. Initial evaluations usually compare changes in the price of housing to changes in a family's income. Figure IX compares the percent change of three different indicators: the median price of a new single family house sold from 1965 to 1978, estimated selling price of houses which are the same with respect to ten quality characteristics of houses sold in 1974 (Adjusted House Price),* and median family income. The data show that from 1965 to 1975 the three indicators increase at about the same rate, with median family income above the housing prices for many years. However, since 1975 the increase in family income has been less than the increase in sales prices. The adjusted

* The ten characteristics are floor area, number of stories, number of bathrooms, air conditioning, type of parking facility, type of foundation, geographic region, metropolitan area location, presence of fireplace, and size of lot. These adjustments do not attempt to estimate variations over time in the quality of workmanship, materials, and mechanical equipment.

Figure IX

National House Prices and Family Income
(1967 = 100)



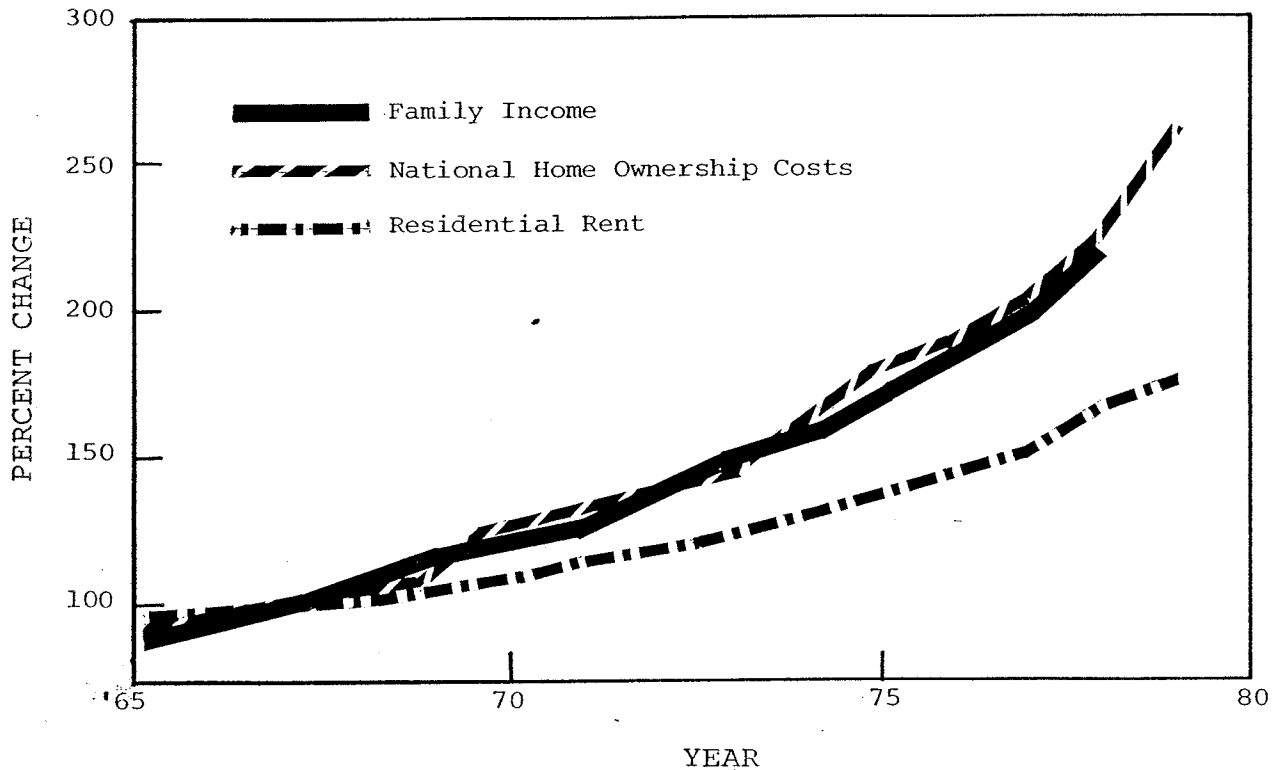
Source: Federal Reserve Bank of Kansas City, "The Affordability of Home Ownership in the 1970's," Economic Review (September-October, 1980): p. 18.

house price indicates that the increase in house prices from 1975 to 1978 may be closer to the increase in income than might be indicated by the median house price.

Median family income can also be compared to the home ownership component of the Consumer Price Index, a widely used measure of the overall cost of owning a house, which includes the purchase price, financing, taxes, insurance, maintenance and repairs. As shown in Figure X, the home ownership component and median family income are even closer

Figure X

National Home Ownership Costs, Residential Rent,
and Family Income: 1965-1980
(1967 = 100)



Source: Federal Reserve Bank of Kansas City, "The Affordability of Home Ownership in the 1970's," Economic Review (September-October, 1980): p. 20.

together than the data illustrated in Figure IX indicates, even between 1975 and 1978. The additional index, shown in Figure X, is the residential rent component, which provides an interesting cost comparison for an alternative type of shelter.

Affordability can also be approached in another slightly different way and broken down into two components: the down payment and then usually the monthly repayment of a mortgage. The ability for a family or person to afford either may be very different. The total wealth or net worth of potential homeowners is the prime determinant in their ability to afford

the down payment, whereas it is the buyer's income that is used in calculating the monthly payments. As may be expected this creates a far greater problem for first time home buyers than for repurchasers (Table XV), who can use the equity from their existing house toward the down payment.

Table XV
Economic Profile of First Time & Repeat Home Buyers, 1979

	First Time	Repurchasers
Median Household Income	25,730	28,800
Median Household Net Worth	22,620	61,460

Source: Homeownership: Coping with Inflation, U.S. League of Saving Assoc. 1980.

With changes occurring in household size and composition there is an increasing percentage of homeowners having two incomes and no dependents. For this changing market "a better measure of affordability of houses may be a comparison of home prices and per capita income."* Here again, the data shows even a greater parity between costs and income. Between 1960 and 1979 the U.S. median sales price of a new single family house increased 406% (from \$15,500 to \$67,900) compared with a 414% increase in per capita income (from \$2,100 to \$8,700).

Prior to 1969, income, however measured, had been rising faster than the cost of constructing new homes. From 1949 to 1969 income per household rose 128%, income per capita rose 148%, while home prices rose only 50%. Despite the recent run-up in home prices, in 1979 these prices were still lower relative to income than in 1959 or 1949.**

* Federal Reserve Bank of Chicago, "Cyclical Downturn in Housing," Economic Perspectives. (May-June 1980): p. 9

** Ibid., p. 9

However, recent increases in the cost of purchasing a home have outstripped income and the percent of families that can afford to purchase a home has decreased in the last decade.

Because local data is limited, a similar affordability analysis is not possible. However, the data that are available do allow for some comparisons and for some basic evaluation. The median family income in Tippecanoe County has historically been slightly above the national median (see Table XVI). However, since 1978 the national median income has increased at a greater rate and now surpasses the local median income. Another measure of income is "Effective Buying Income" which is basically income minus taxes (Table XVII). This data shows a slightly different relationship between Tippecanoe County and the nation, with the historical relationship being the same but with Tippecanoe County retaining its slight advantage over the nation. Measured by per capita income (Table XVIII), Tippecanoe County is below the national average. However the overall percent increase between 1959 and 1979 is greater for this community than for the nation (426% and 414% respectively).

Table XVI
Median Family Income (\$1000's)

	1980	1979	1978	1977	1976	1975	1970	1965	1960
U.S.	21.8	19.7	17.6	16.0	15.0	13.7	9.9	6.9	5.7
Tipp.Co.	19.9	18.4	17.3	16.1	15.1	13.3	10.1	6.9	5.4

Source: U.S. Department of Housing and Urban Development, Economic and Market Analysis Division, "1969 and Estimated 1975-1980 Decile Distribution of Family Income;" and U.S. Bureau of the Census, General Population Characteristics, Washington, D.C.: Government Printing Office, 1971.

Table XVII
Median Household Effective Buying Income (\$1000's)

	1979	1978	1977	1976	1975	1974	1973
U.S.	17.9	16.2	15.0	13.8	12.8	11.9	9.5
Indiana	19.1	17.3	15.9	14.3	13.3	12.6	9.7
Tipp.Co.	18.1	16.6	15.3	13.7	13.1	12.2	10.0

Source: Sales and Marketing Management, Survey of Effective Buying Power, 1973-1980.

Table XVIII
Per Capita Income (\$1000's)

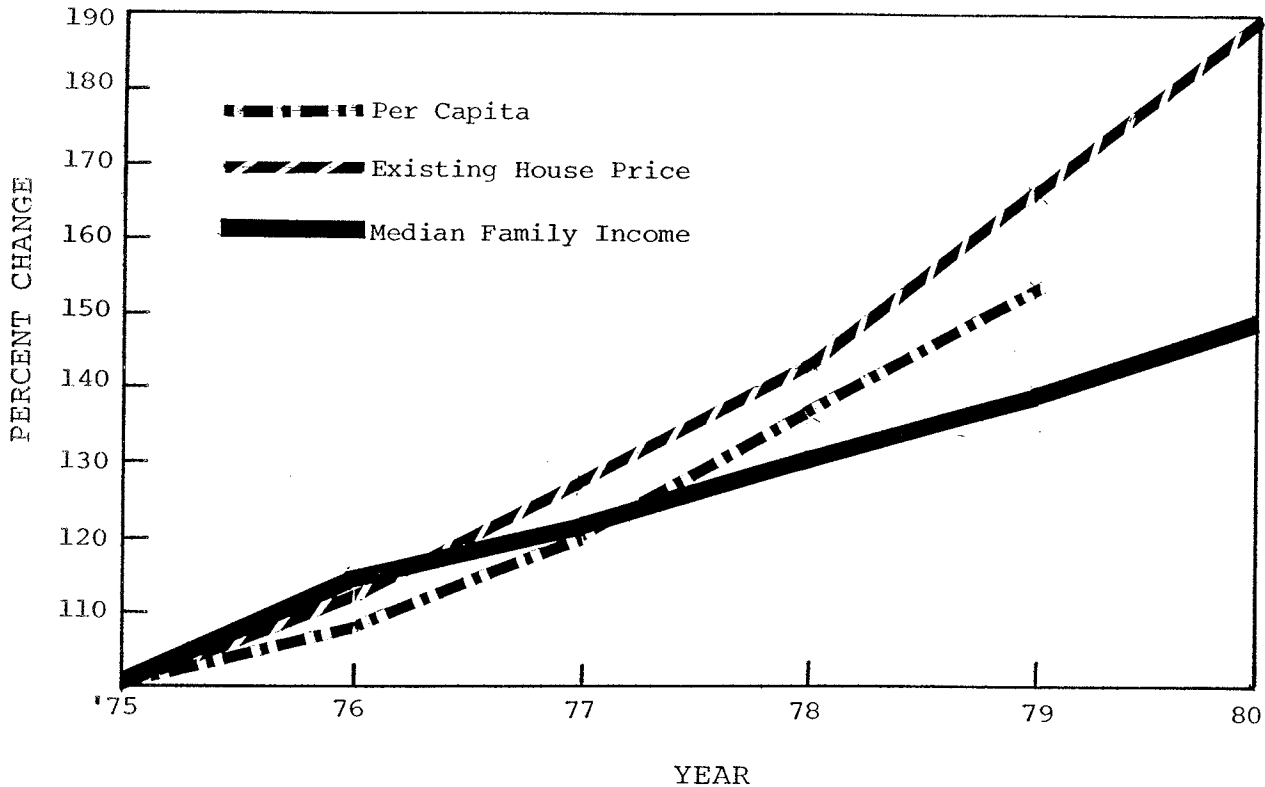
	1979	1978	1977	1976	1969	1965	1959
U.S.	8.7	7.8	7.0	6.4	3.7		2.1
Regional (Great Lakes)	9.1	8.2	7.4	6.7			
Indiana	8.7	7.7	6.9	6.2	3.6	2.8	2.1
Tippecanoe County	8.1	7.2	6.4	5.7	3.4	2.8	1.9

Source: U.S. Dept. of Commerce, Bureau of Economic Analysis, Survey of Current Business, April 1980.

Combining this information on income with the data available on the average price of existing single family homes sold (see previous section on Housing Value), some analysis of home ownership affordability in Tippecanoe County can be made. A comparison of the percent change in the price of existing single family homes sold in Tippecanoe County and the change in the median family income (Figure XI) shows that since 1976 the percent increase in existing house prices is greater than the percent increase in median family income. However, without data prior to 1975 no historical perspective can be obtained and no other indications of affordability can be made. A similar historical caveat applies to the per capita income

Figure XI

Changes in House Prices and Family Income
Tippecanoe County: 1975-1980
(1975 = 100)



Source: U.S. Department of Commerce, Bureau of Economic Analysis, Survey of Current Business, April 1980; U.S. Department of Housing and Urban Development, Economic and Marketing Analysis Division; and, Lafayette Board of Realtors.

data, however, it is noteworthy that the percent increases between per capita income and house prices are closer than when compared with median family income.

An additional method of indicating affordability is to calculate what a family earning the median income could afford with conventional mortgage financing. The data in Tables XIX and XX assume a 20% downpayment and a 30 year mortgage. The data readily illustrate that a family earning the median income in 1975 could generally afford a house that cost \$44,200, which was 60% above the actual selling price of the average

Table XIX

HOUSING AFFORDABILITY: TIPPECANOE COUNTY

1	2	3	4	5	6	7
MEDIAN FAMILY INCOME	AVERAGE MORTGAGE RATE	MAXIMUM MONTHLY PAYMENTS	MAXIMUM HOUSING AFFORDABLE	AVERAGE PRICE OF HOME	INCOME REQUIRED TO PURCHASE HOME	PERCENT OF INCOME
1980	\$19,900	14%	\$43,776	\$50,754	\$23,088	29.0
1979	18,400	11½	49,254	44,591	17,616	23.9
1978	17,300	11 3/4	52,447	38,261	12,624	18.2
1977	16,100	9	52,019	34,280	11,088	17.2
1976	15,100	9	48,912	30,322	9,840	16.3
1975	13,300	9½	42,071	26,938	8,544	16.2

1. U.S. Department of Housing and Urban Development

2. Lafayette Board of Realtors

3. Assumes: 25% of income for housing, 30 year loan, 80% conventional mortgage financing, includes principle and interest but excludes insurance and taxes

4. Under previous assumptions it is the maximum amount that could be spent on housing

5. The average price of existing single family homes sold as listed in the Lafayette Board of Realtors Comparable Books

6. Annual income required to purchase the existing single family house under the previous assumptions

7. Percent of income spent on mortgage if earning median family income and purchased an existing house at the average price

Table XX

HOUSING AFFORDABILITY: UNITED STATES

1	2	3	4	5	6	7
MEDIAN FAMILY INCOME	AVERAGE MORTGAGE RATE	MAXIMUM MONTHLY PAYMENTS	MAXIMUM HOUSING AFFORDABLE	AVERAGE PRICE OF HOME	INCOME REQUIRED TO PURCHASE HOME	PERCENT OF INCOME
1980	\$21,800	12 3/4%	\$52,208	\$72,700	\$30,336	34.8
1979	19,700	11	53,778	64,200	23,472	29.7
1978	17,600	9½	54,548	55,500	17,900	25.4
1977	16,000	9	51,708	47,900	14,784	23.1
1976	15,000	9	48,447	42,200	13,056	21.8
1975	13,700	9½	43,300	39,000	12,336	22.5

1. U.S. Department of Housing and Urban Development

2. National Association of Realtors

3. Assumes: 25% of income for housing, 30 year loan, 80% conventional mortgage financing, includes principle and interest but excludes insurance and taxes

4. Under previous assumptions it is the maximum amount that could be spent on housing

5. The average price of existing single family homes sold as listed by the National Association of Realtors

6. Annual income required to purchase the existing single family home under the previous assumptions

7. Percent of income spent on mortgage if earning median family income and purchased an existing house at the average price

single family house (\$20,900). It is not until 1980 that the average price of a home exceeds that which is affordable on the median family income. Thus while median family income increased 150% from 1975 to 1980, the average price of an existing single family home increased 188%, and the income required to purchase that house went up 270% (from \$8,544 to \$23,088). These data can be compared to similar national averages (Table XX), which tends to reaffirm earlier indications that home ownership in this community is more affordable than for the nation as a whole.

Over the last two decades the cost of homeownership has risen more rapidly than the rate of inflation, been in greater parity with per capita income and, within the last few years, risen faster than median family income. However, the total costs of owning a home, as measured by the home ownership component of the Consumer Price Index, have grown at approximately the same rate as median family income. Still the proportion of income spent on housing is increasing and many are finding it necessary to make some readjustments in their family budgets to afford it. The presence of a second income in many households is a major factor in making such readjustments possible. Yet first time buyers, with little accumulated wealth, will likely experience greater difficulty in affording homeownership.

While income in this community trails the national average and the percent of increase in income required to purchase the existing single family home in Tippecanoe County is greater than the national average, the difference in the absolute costs is significant. Thus, income required to purchase the average-priced existing single family house in this community is still 24% below the national average.

Rental Costs. The median gross monthly rent for Tippecanoe County's 11,485 specified renter occupied units in 1970 was

\$116.* This was about seven percent higher than the national median of \$108. Rental costs for the City of Lafayette in 1970 were nearly the same as the national figure with a median gross monthly rent of \$107. However, the median gross monthly rent for the City of West Lafayette was \$160 in 1970, 48 percent higher than the national median.

Surveys of current rental costs indicate that there has been a rather substantial if not unexpected increase since 1970. The City of Lafayette Housing Authority collected rent data from November 1980 through January 1981. Median contract rents ranged from about \$185 per month for a one bedroom unit to \$325 per month for a three bedroom unit. The Dean of Students Office at Purdue University provides a listing of available rental units in the Greater Lafayette area that is updated with new listings every three days. An April 1981 listing revealed that average contract rents ranged from \$180 per month for a one bedroom unit to \$322 per month for a four bedroom unit.

Rent data is most relevant when correlated with the ability of people to rent adequate housing within the limits of their personal income. According to recent Census data (Current Housing Report), while rental costs in the United States have increased between 1970 and 1978 by over 85 percent, renter incomes have lagged behind with an increase of only 49 percent. Similar trends have been noted within specified areas of the nation, with the North Central region showing nearly a 74 percent increase in rent and a 40 percent increase in the income of renters between 1970 and 1978 (see Table XXI). Based on these national and regional trends it is estimated that rental costs in Tippecanoe County averaged between \$201 and \$215 in 1978. Renter income was estimated to range between \$8,500 and \$9,100.

* Specified renter occupied, as defined by the U.S. Census Bureau, excludes one-family homes on 10 acres or more.

Table XXI
Median Gross Monthly Rent and Median Family Income
of Renter-Occupied Housing Units for Selected Areas:
1970-1978

Area	Rent			Income		
	1970	1978	% Change	1970	1978	% Change
United States	\$108	\$200	85.2	\$6,300	\$ 9,400	49.2
North Central Region	\$110	\$191	73.6	\$7,700	\$ 9,400	40.3
SMSA's	\$115	\$211	83.5	\$6,700	\$ 9,700	44.8
Center Cities in SMSA's	\$107	\$192	79.4	\$6,100	\$ 8,700	42.6
Outside Center Cities in SMSA's	\$130	\$235	80.8	\$7,700	\$11,400	48.1
Tippecanoe County*	\$116	\$201- 215	73.6- 85.2	\$6,100	\$ 8,558- 9,101	40.3- 49.2

* Estimated for 1978

Source: U.S. Department of Commerce, U.S. Bureau of the Census, Current Housing Report, Series H-150-78, Washington, D.C.: Government Printing Office, 1980; and Tippecanoe County Area Plan Commission Staff, 1981.

According to commonly accepted standards used in calculating household budgets and in government housing assistance programs, a household should not pay more than one-quarter of its gross income for rent. It is clear from the data that rental housing has become less affordable. In 1970 the median household income of a renter-occupied unit in Tippecanoe County was \$6,100. The median household could, therefore, spend \$127 per month gross rent when the actual median rent per month was only \$116. It has been estimated that in 1978 a renter household earning the median income could afford to pay somewhere between \$178 and \$190 per month for rent (based on 25 percent of the estimated median renter household income), whereas the actual rents have been estimated to range between \$201 and \$215 (see Table XXII).

Table XXII
Affordability of Rental Housing
in Tippecanoe County: 1970-1978

	Median Income	Median Rent	25% of Median Income
1970	\$6,100	\$116	\$127
1978*	\$8,558-\$9,101	\$201-\$215	\$178-\$190

* 1978 data estimated from national and regional trends.

Source: U.S. Bureau of the Census, Census of Housing: 1970, Metropolitan Housing Characteristics: Lafayette-West Lafayette, Indiana, Final Report HC(2)-94, Washington, D.C.: U.S. Government Printing Office, 1972; and Tippecanoe County Area Plan Commission Staff, 1981.

Of the 10,644 local renter households for which rent/income ratios were calculated in 1970, 46 percent paid more than 25 percent of their income for rent and 32 percent of all renter households had the burden of paying more than 35 percent of their income for rent. In fact the share of income paid for rent varied enormously with income bracket. Thus, among very low income families, those earning less than \$5,000 a year, 89 percent paid over 25 percent of their gross income for rent and 72 percent more than 35 percent; while in the next income bracket, \$5,000 to \$7,000 per year, 33 percent paid over 25 percent and 8 percent over 35 percent of their income for rent. However, among higher income families earning over \$10,000 a year, the share devoting over one-quarter of their income to rent declined dramatically to less than one percent. Households paying an excessive share of their income for rent were almost exclusively low and moderate income, with earnings of less than \$10,000 per year.

Based on rental costs by income bracket in 1970 in Tippecanoe County and what is known about rental trends nationwide, rental housing is even less affordable to low and moderate

income families today than it was in 1970. A high fraction of Tippecanoe County's rental housing was occupied by low income households in 1970; over 42 percent of all renters had annual incomes less than \$5,000. In 1978 the national median annual income among renter households was \$9,400, or only 55 percent of the \$17,000 median among those who own their own homes. Over time the capacity of renters to pay higher amounts for rent has not risen as much as the capacity of homeowners to pay higher amounts for ownership, even though the value of owner-occupied housing increased faster than rental costs.

Residential Building Activity

Studies of both building permits and subdivision activity have been used to analyze residential building activity in the County. Building permits issued show the number and the estimated construction value of residential units and indicate trends in housing development. The subdivision analysis provides an assessment of residential subdivision activity in recent years, comparing Area Plan Commission accomplishments with actual new housing activity.

Building Permit Data, 1965-1980.* Building permit data can provide an indication of housing activity; however, several points need to be clarified. Prior to 1965, the City of Lafayette was the only jurisdiction within Tippecanoe County which issued building permits. No records exist in West Lafayette or the balance of the County of building permits being issued prior to 1965. Using building permits as a measure of housing growth must be cautioned because there is not necessarily a one-to-one correspondence between permits issued and structures subsequently built. Also, building permits issued for mobile homes in many instances indicate moving a mobile home from one location to another and not a net gain in the number of such housing units. Information concerning the construction value listed on the

* See Appendix H for a summary of building permit data.

permit cannot be equated with the actual selling price of the completed unit. In addition, the methods used to document the number of multi-family building permits issued has varied considerably within and between jurisdictions. In some cases the number of units was recorded, sometimes the number of buildings, and at other times just the number of permits was recorded. Thus there is no adequate means of describing multi-family building activity over time. But within the above limits, building permit data still provides a meaningful measure of where and how much building activity is taking place within the County.

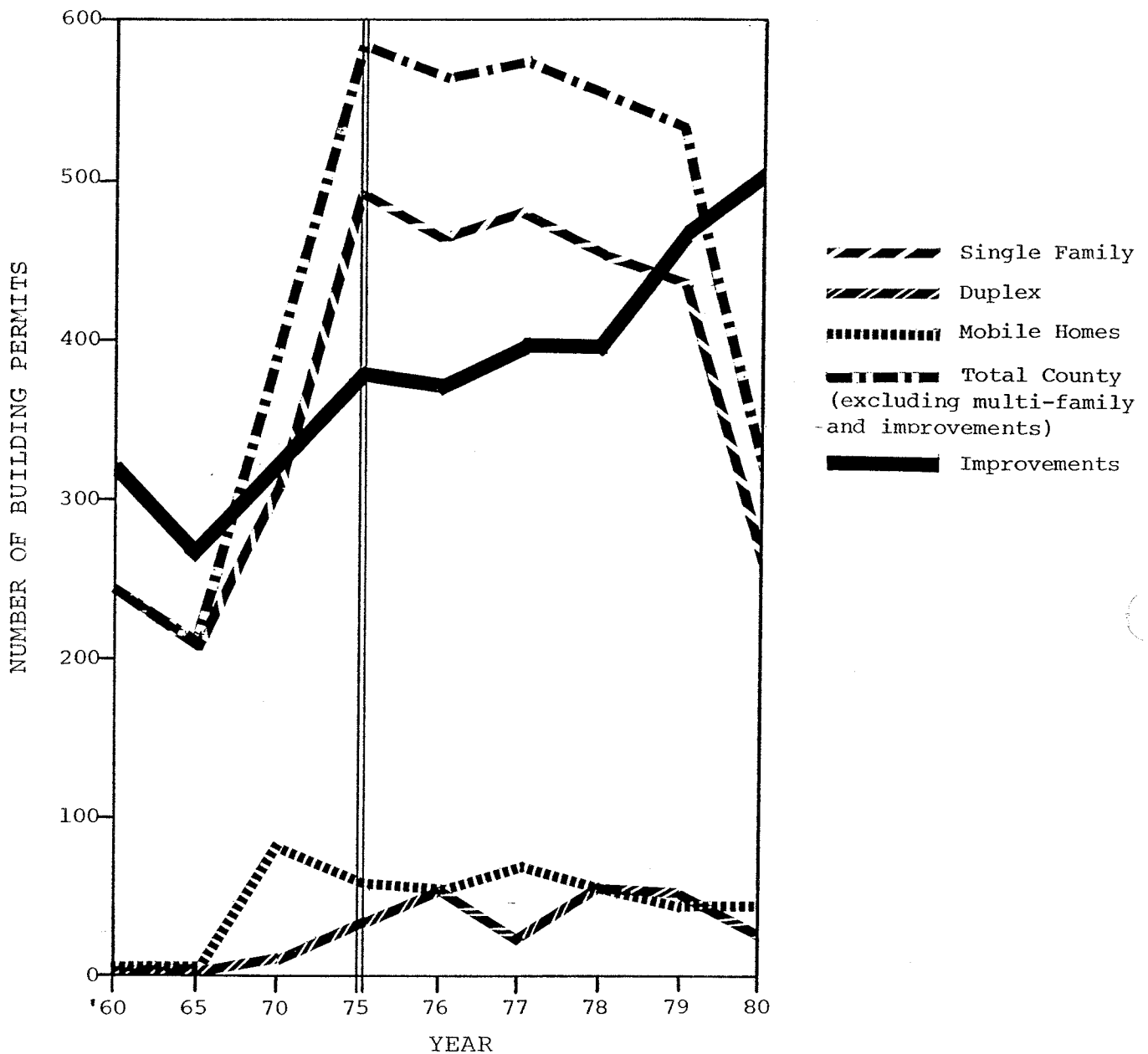
Local building permit information has been obtained from the City Engineers' Offices in both West Lafayette and Lafayette, the Tippecanoe County Building Commissioner, and the Area Plan Commission offices. The permit data have been examined and divided into two categories: new residences (single family, duplex, mobile home, and multi-family units) and improvements to residential structures.

The data indicate that single family dwelling units are the most prevalent new housing type in Tippecanoe County (Figure XII) and that recently the majority of single family homes have been constructed outside the two cities (Figure XIII). That activity peaked in 1975. Over the next four years there was a gradual decline in the number of building permits issued for single family homes in the County with a sharp decrease in 1980.

In Lafayette, on the other hand, a gradually increasing number of building permits were issued for single family homes from 1965 through 1980, followed by a period of decline. West Lafayette has issued a stable number of building permits for single family homes throughout the last 15 years, although 1979 and 1980 show a somewhat lower number of permits issued than for the previous four years.

Single family building permits in all of Tippecanoe County have been on a decline since 1977 and have dropped considerably since 1979. The number of building permits issued in 1980 is the lowest since 1970.

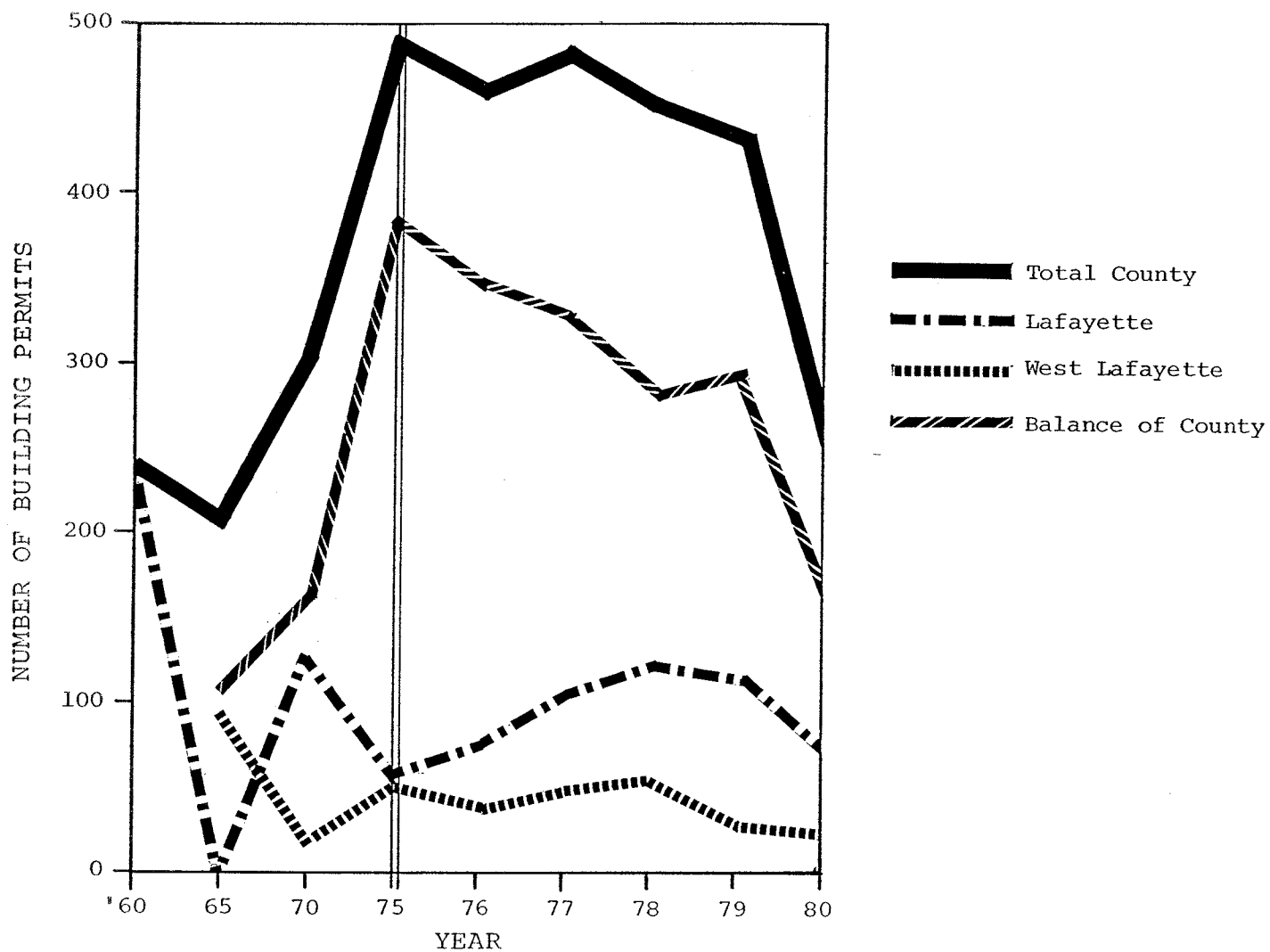
Figure XII
Building Permits Issued in Tippecanoe County:
1960-1980



Source: Lafayette and West Lafayette City Engineers' Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

Figure XIII

Single Family Building Permits Issued
by Sub-Area in Tippecanoe County:
1960-1980



Source: Lafayette and West Lafayette City Engineers' Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

The number of building permits issued for duplex units in Tippecanoe County is approximately one-tenth the number for single family homes. However, duplexes have increased from no building permits issued in 1960 and 1965 to an average of 40 units a year since 1975. Permits for duplexes are now most prevalent in the balance of the County, with virtually none in West Lafayette. Between the years of 1970 and 1975 Lafayette had the largest number of building permits issued for duplex units.

Building permits for mobile homes have only been issued outside the two cities. The annual totals range from none in 1965 to a recent relatively stable average of 55 units per year.

Because of the aforementioned problem of inconsistent documentation with regard to the number of permits issued for multi-family units, there is no adequate measure of describing such activity over time. West Lafayette has been consistent within itself, recording the multi-family building permits issued by number of units. There has not been a steady growth in the number of building permits issued for multi-family structures. However, the number has risen from none in 1974 and 1976 to a high of 18 in 1980, while the number of units granted building permits has fluctuated greatly from none in 1974 and 1976 to a high of 567 in 1980. Over the last four years permits have been issued for a total of 1,131 new multi-family units in West Lafayette.

Table XXIII
Multi-family Building Activity in West Lafayette

	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1965
# of Permits	18	14	17	8	--	4	--	1	3	1	2	5	4	6	4
# of Units	567	119	78	376	--	42	--	8	32	20	54	40	160	231	174

Source: West Lafayette City Engineer's Office.

Permits issued for home improvements throughout the County have gradually increased in number since 1965, with a considerable increase between 1978 and 1980 (Figure XIV). Lafayette has issued the highest number of permits for improvements in the twenty year period and has done so at a rather stable rate. Permits for home improvements issued in West Lafayette have increased over a fifteen year period but at a very slow rate. Between 1977 and 1979 there was a slight increase in the number of permits, with a subsequent decrease in 1980. There has been a continual increase in home improvement building permits issued in the balance of the County. This jurisdiction showed a notable increase in 1979 and 1980 almost equalling the number of permits issued for improvements in Lafayette.

While single family home construction has always accounted for the lion's share of permits issued, duplexes and mobile homes have become a fixture in the community over the past twenty years (Table XXIV). Mobile homes appear to be rather well

Table XXIV
Percent Distribution of Building Permits by Housing Type*
1960-1980

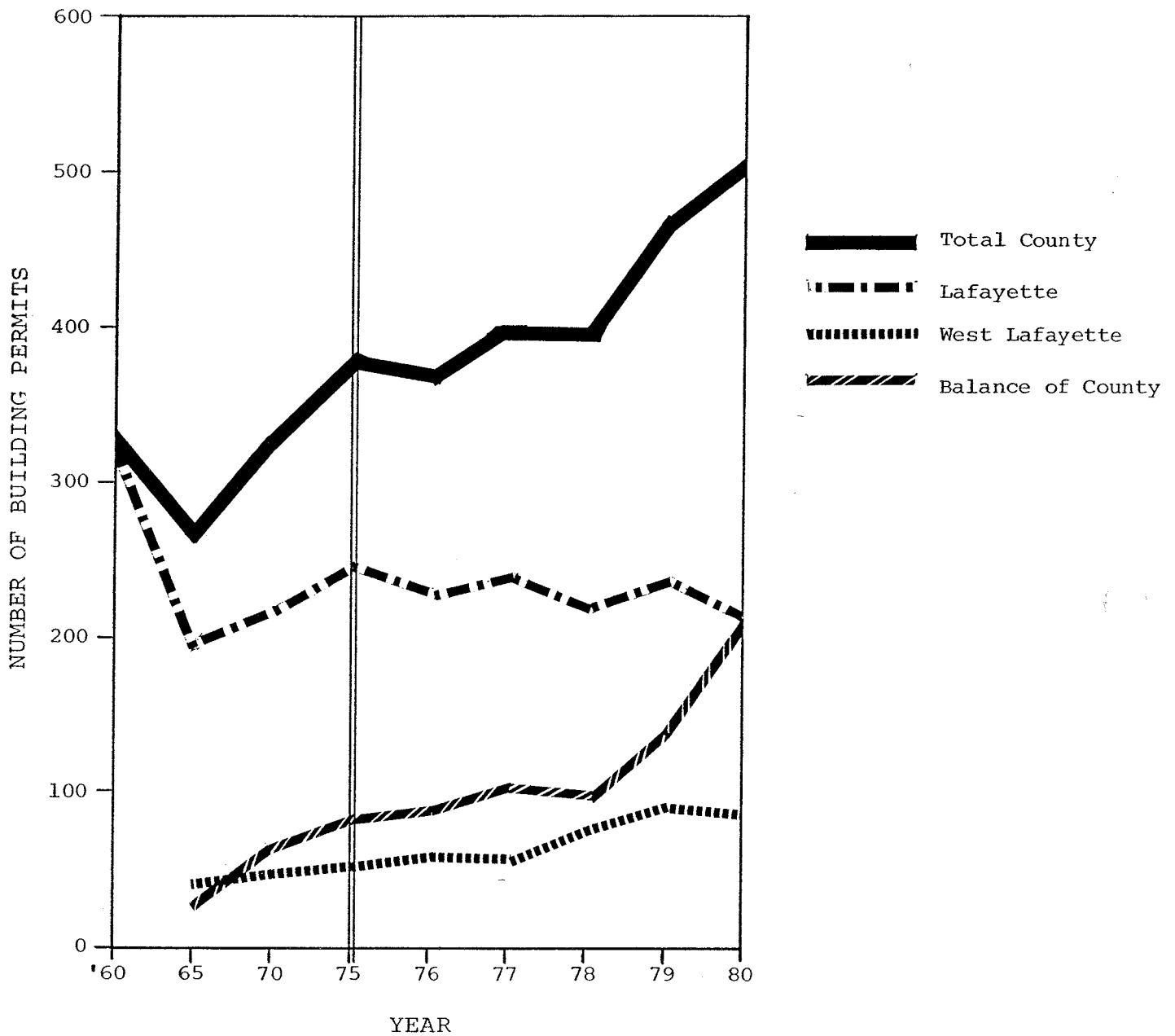
Year	Single Family	Duplex	Mobile Homes	Total # of Units
1960	100%	0%	0%	242
1965	100	0	0	208
1970	77	3	20	398
1975	84	6	10	582
1976	82	9	9	564
1977	84	4	12	571
1978	81	10	10	557
1979	82	9	9	532
1980	79	7	14	335

* Excludes multi-family units

Source: Lafayette and West Lafayette City Engineers' Offices, Tippecanoe County Building Commissioner and Tippecanoe County Area Plan Commission Offices.

Figure XIV

Number of Improvement Building Permits Issued
by Sub-Area in Tippecanoe County
1960-1980



Source: Lafayette and West Lafayette City Engineers' Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

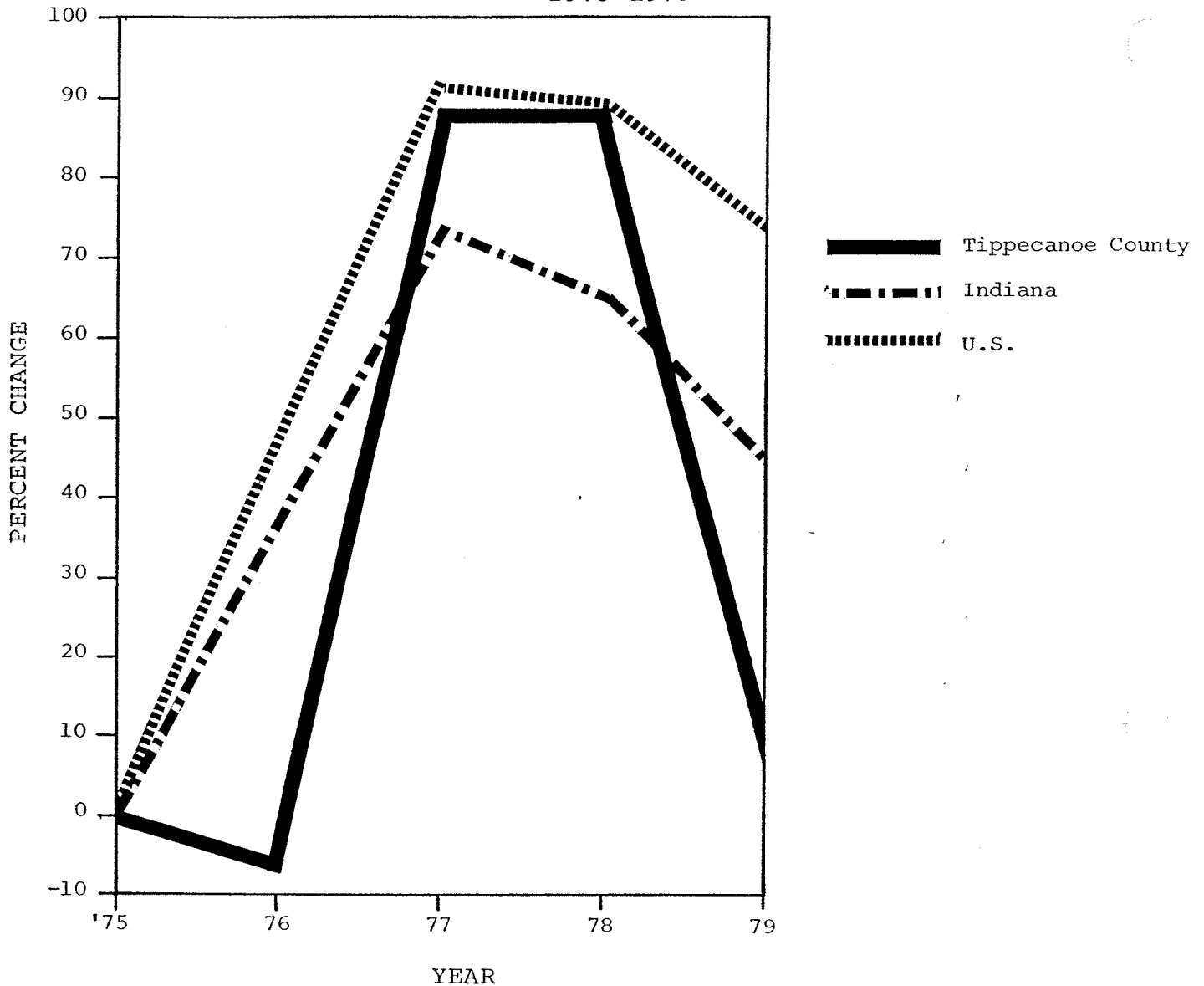
established as a housing type, accounting for nine to fourteen percent of permits issued in recent years. However, given the previous caveat about mobile home building permits it is difficult to assess the real net gains in the number of mobile homes. Duplexes on the other hand appear to be increasing as a percentage of the total number of building permits issued for units, but at a very slow rate, somewhat lower than mobile homes.

To provide a broader perspective a comparison of the percent change in the number of building permits issued from 1975 through 1979 was conducted for Tippecanoe County, Indiana, and the nation (Figure XV). In Tippecanoe County the percent change in the number of permits issued rose considerably from 1975 to 1977 and 1978 and dropped in 1979. Nationally, the increase was greater and the parallel drop in 1979 was not as great. U.S. and Indiana building activity peaked in 1977 whereas locally, activity peaked in 1978.

The estimated value of construction has, of course, increased from 1960 to 1980 for all types of housing units in Tippecanoe County (Figure XVI). Duplex units have seen the highest rise. Mobile home units have had the slightest increase amongst all housing types since 1965. Single family structures have always been the most expensive type of housing in Tippecanoe County, and have experienced a steady increase in the average construction value per unit since 1970. The value per unit for duplexes has risen to about one-half the value per single family unit since the early 1970's. The value per mobile home unit has remained at about one-half the value of a duplex unit.

The average value of construction for single family and duplex units has typically been highest in West Lafayette (see Figure XVII). However, the average permit value in Lafayette has risen dramatically since 1977 and surpassed the balance of the County in 1979 and surpassed West Lafayette in 1980. Single family home permit values in the balance of the County have historically been between Lafayette and West Lafayette, but are presently (1980) the lowest of all jurisdictions.

Figure XV
Percent Change in Building Permits Issued in
Tippecanoe County, State of Indiana and the United States:
1975-1979



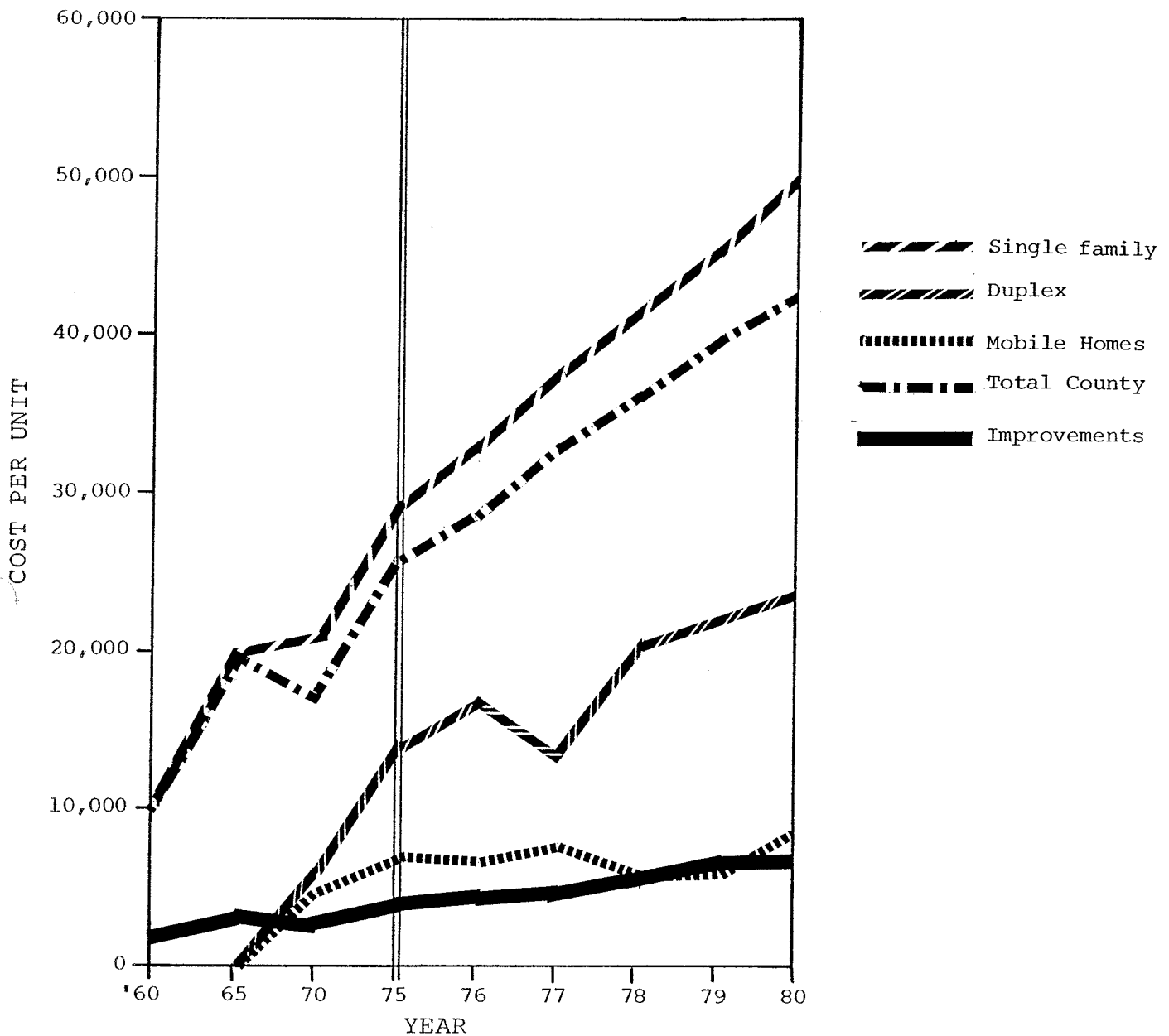
Source: Lafayette and West Lafayette City Engineers' Office; Tippecanoe County Building Commissioner; Tippecanoe County Area Plan Commission Office; and as below

Year	Tippecanoe Co.*		Indiana*		U.S.*	
	#B.P.	%	# B.P.	%	# B.P.	%
1979	760	8.7	29,410	44.5	1,522,047	73.9
1978	1314	88.0	33,726	65.7	1,657,538	89.4
1977	1311	87.6	35,245	73.1	1,676,571	91.5
1976	647	-7.4	27,843	36.8	1,280,679	46.3
1975	699	0	20,359	0	875,266	0

*Housing Units Authorized by Building Permits and Public Contracts, Construction Reports C40, U.S. Department of Commerce, Bureau of Census.

Figure XVI

Estimated Average Building Permit Value Per Unit,
Tippecanoe County:
1960-1980



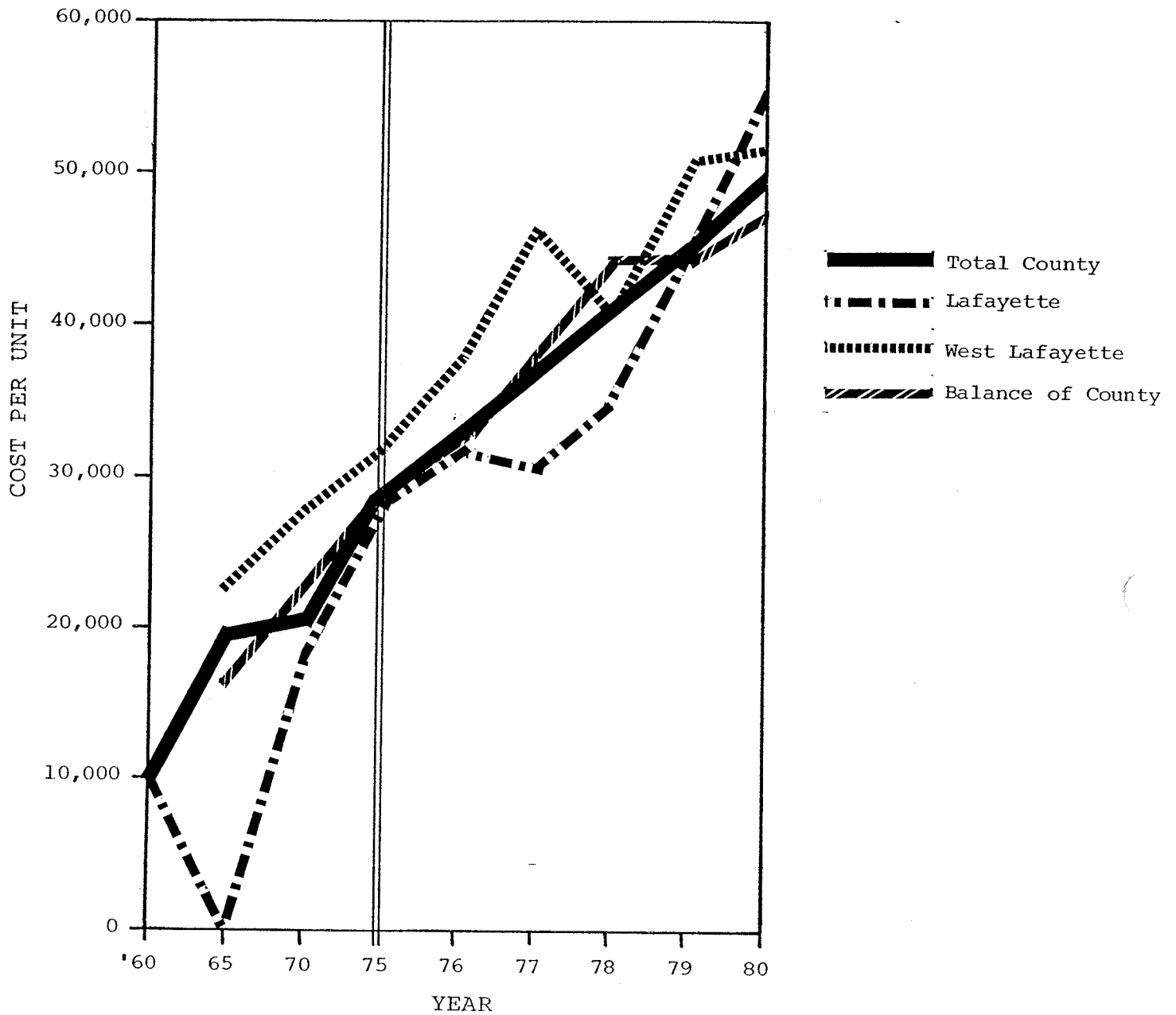
% Annual Increase
from 1975 to 1980

Single family	14.3
Duplex	29.5
Mobile Homes	9.1
Total County	14.9
Improvements	17.1

Source: Lafayette and West Lafayette City Engineers' Office; Tippecanoe County Building Commissioner and Tippecanoe County Area Plan Commission Office

Figure XVII

Estimated Average Building Permit Value
Per Single Family Unit:
1960-1980



Source: Lafayette and West Lafayette City Engineers' Office; Tippecanoe County Building Commissioner and Tippecanoe County Area Plan Commission Office

The average estimated construction value of housing units for all of Tippecanoe County has increased at an annual rate of 14.9 percent since 1965. Average value of mobile homes has increased least of all housing types at an annual rate of 9.1 percent. Although the average value of single family homes is much higher, the annual percent increase (14.3%) is not as great as for other types of housing. Since duplexes have become a competitive housing source, their annual percent increase (29.5%) is considerably higher than the rate for single family houses. The average value per unit, however, is still about one-half that of single family units.

The estimated cost of improvements has also risen in the last decade at an annual rate of 17.1%, which is somewhat higher than the 14.3% annual rate of increase in the construction value for new single family units. The value of improvements in 1978 and 1979 was approximately the same as the average value of a mobile home. However, the estimated permit value for mobile homes increased in 1980 whereas the cost of improvements was approximately the same in 1980 as in 1979.

In order to compare the estimated construction value of housing locally with national figures, the percent change in the average building permit value per unit for single family homes issued in all of Tippecanoe County was compared with the percent change in the national average selling price for new homes (Table XXV).

From 1965 to 1980 the change in the local average building permit value for single family homes rose 156% whereas the change in the national average selling price for new homes rose considerably faster at 255%. The estimated construction value of single family homes derived from building permits is increasing locally, although at a much slower rate than the national average selling price of new single family homes.

Table XXV

Percent Change in the Average Single Family Building Permit Values in Tippecanoe County vs. Percent Change in the National Average Selling Price of New Homes: 1965-1980

	Average Permit Value Per Unit for Single Family Homes	Cumulative Change	National Average Selling Price of New Single Family Homes	Cumulative Change
1965	\$19,800	0%	\$21,500	0%
1970	20,600	6	26,600	24
1975	28,600	47	42,600	98
1976	32,600	67	48,000	123
1977	37,300	91	54,200	152
1978	41,300	112	62,500	191
1979	45,000	131	71,800	234
1980	50,000	156	76,300	255

Source: Local Building Permit Issuing Offices, and National Association of Realtors.

Residential Subdivision Activity, 1970-1980. The information reported here covers all residential subdivision activity initiated under the recently replaced ("Old") Subdivision Control Ordinance from January 1970 through May 1980, when the ("New") Unified Subdivision Ordinance took effect. The focus, then, is specifically on all subdivision requests granted preliminary approval over the course of those ten-plus years, and all requests for final approval subsequently generated by these preliminary approvals.

Under the rules of this former Subdivision Control Ordinance, a subdivider was required to successfully complete a two-stage approval process before the Area Plan Commission in order to be eligible to record a valid plat of newly created lots; that is, the subdivider needed to obtain "preliminary" and "final" plat approval. If not specifically extended, the Area Plan Commission's grant of preliminary plat approval expired two years from the date of its action, unless, of course, final

approval had been obtained. However, a plat granted final approval could not lapse. The "old" ordinance did not cover the creation of new lots five acres or more in area.

For reasons of time constraint, relevance and comparability, the following were excluded from this analysis:

- all lots five or more acres in area;
- those subdivisions granted preliminary and final approval prior to January 1970;
- those subdivisions granted final approval after January 1970 resulting from preliminary approvals granted prior to 1970;
- all subdivisions processed under the recently enacted Unified Subdivision Ordinance, with its markedly different approval procedures; and
- all lots created through planned development procedures.

The data used were assembled from four sources: the subdivision files of the Tippecanoe County Area Plan Commission, and the building permit records of Tippecanoe County and the Cities of Lafayette and West Lafayette. The building permit records were examined for evidence of permits issued for those subdivision lots included in the eleven year period ending December 31, 1980.

The following text, tables and figures are descriptive of the analyses performed in the following areas:

- a general summary of overall subdivision activity over the eleven-year period, with additional information indicating distinctions in various characteristics pertaining to three subdivision size categories; and
- a determination of the location and approximate density of all currently "active" lots within those subdivisions included in the data. ("Active" is defined here as meaning capable of being developed but lacking either a building permit, or final subdivision approval and a building permit.)

The data presented in this section give us a fairly clear indication of the relationship between the accomplishments of the Area Plan Commission with regard to subdivision activity and the amount of new housing construction that may have resulted. The accompanying table and figure have been set up specifically to portray this chain of events. Using the first line (1970) on Table XXVI as an example, the material should be read and interpreted as follows:

- In 1970 the Area Plan Commission granted preliminary approval for ten subdivisions containing 364 lots.
- Subsequently - and not necessarily all in 1970 - subdividers requested and received final approval from the Area Plan Commission for 305 of these 364 lots.
- Preliminary approval for the remaining 59 lots ($364-305=59$) expired for lack of subdividers' requests for final approval within the two-year time frame established in the Subdivision Control Ordinance. Obviously, none of these lots is still eligible for final approval, having received preliminary approval some eleven years ago.
- Of the 305 "finalized" lots, 295 have been issued a building permit over the course of the years, and two lots contained a dwelling unit at the time of subdivision. In a very broad sense, the reader may interpret this as meaning that as many as 297 lots may have been constructed upon ($295+2=297$). A systematic analysis of the relationship between the issuance of permits and the actual incidence of construction has not been performed, nor has there been an opportunity to count actual units. However it is probably safe to assume something slightly less than a one-to-one correspondence between permits issued and units built. Thus 297 must be seen as an upper limit, the actual number being undetermined but doubtless under 297.

TABLE XXVI

SUMMARY OF RESIDENTIAL SUBDIVISION ACTIVITY, 1970-1980
(BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL)

YEAR IN WHICH PRELIMINARY APPROVAL GRANTED	NO. OF SUB- DIVISIONS GRANTED PRE- LIMINARY APP.	NO. OF LOTS GRANTED PRELIMINARY APPROVAL	NO. OF THESE LOTS SUBSEQU- ENTLY GRANTED FINAL APPROV.	NO. OF THESE LOTS EXPIRED (NO FINAL APR. WITHIN 2 YRS)	NO. OF THESE LOTS STILL ELIGIBLE FOR FINAL APPROV.	NO. OF THESE LOTS ISSUED B.P. & NO. OF PRE-EXISTING UNITS (THRU '80)	NO. OF THESE LOTS GRANTED FINAL APPROV. BUT WITH NO B.P. ISSUED
1970	10	364	305	59	--	295 2	8
1971	17	842	182	660	--	137 --	45
1972	15	852	442	410	--	347 2	93
1973	14	1363	406	957	--	297 6	103
1974	7	142	134	8	--	95 1	38
1975	4	202	202	0	--	185 1	16
1976	21	1293	297	41	955	188 3	106
1977	24	1152	453	401	298	228 6	219
1978	18	1093	471	576	46	45 5	421
1979	20	295	173	--	122	34 11	128
1980	8	579	54	--	465	4 1	49
1970-1980	158	8117	3119 38.4%	3112 38.3%	1886 23.2%	1855 38 59.5% 1.2%	1226 39.3%

-Of the 305 "finalized" lots, 8 (305-297=8) have neither been issued a building permit nor contained a dwelling unit at the time of subdivision. A broad interpretation would be that at least 8 lots are still "active", that is, undeveloped. The true number of active lots remaining from 1970 preliminary approvals would actually be the 8 for which no permits have as yet been issued, plus the undetermined number of lots for which permits have been issued which have not (as yet) resulted in construction.

These data are further analyzed in Figure XVIII. The corresponding (1970) data would be interpreted as follows:

- A relatively high percentage (83.8 percent) of those lots granted preliminary approval "came back" and received final approval.
- A very high percentage (97.4 percent) of "finalized" lots were issued building permits (or had pre-existing units).
- Better than 4/5 (81.6 percent) of all lots granted preliminary approval were issued permits (or again, had pre-existing units).
- The bar graph clearly indicates that 1970 was a very "successful" year for subdivision activity in that unusually high ratios of permits issued to lots approved were achieved.

The data portrayed in Table XXVI and Figure XVIII provide the following basic information:

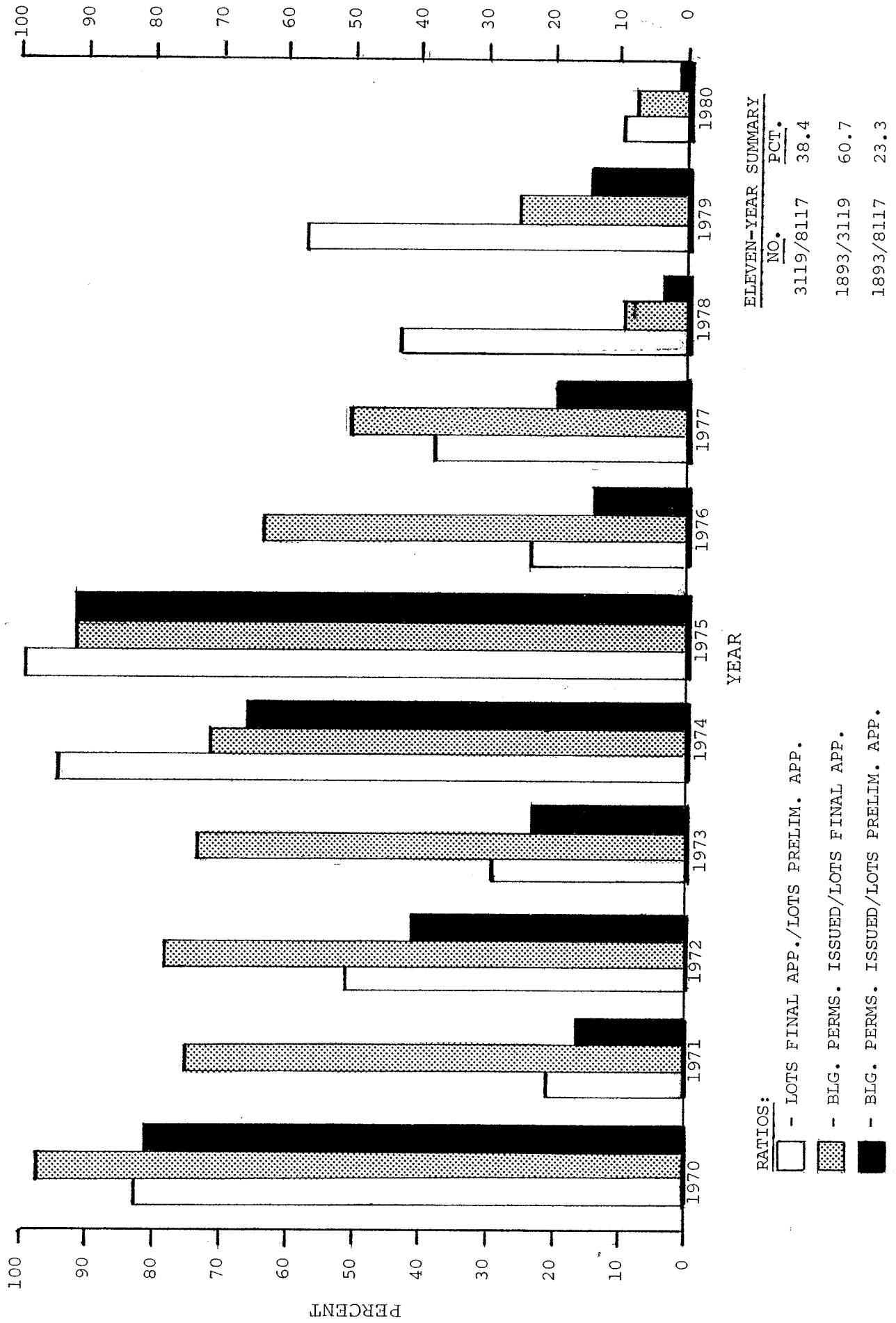
1. Over the eleven-year period covered, the Area Plan Commission has granted preliminary approval to 158 subdivisions consisting of 8,117 lots.

2. The current status of these 8,117 lots is:

-final approval granted subsequent to subdividers' requests	3,119	38.4%
-preliminary approval expired for lack of subsequent requests	3,112	38.3%
-still eligible for final approval pending requests	<u>1,886</u>	<u>23.2%</u>
totals	8,117	100.0%

Figure XVIII

RELATIONSHIP BETWEEN NUMBER OF LOTS APPROVED (PRELIMINARY AND FINAL) AND BUILDING PERMITS ISSUED BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL



3. The following activity can be attributed to the 3,119 finalized lots:

building permits issued	9,855	59.5%
pre-existing units	38	1.2%
-developed or potentially developed	1,893	60.7%
-no building permit issued	1,226	39.3%
totals	3,119	100.0%

4. Thus as many as 1,893 of the subdivided lots may have been developed to date. This represents 23.3 percent of all lots granted preliminary approval during the period 1970-1980. The number of lots actually developed is doubtless less than 1,893, which would be reflected in a proportionally lower percentage rate.

5. About 38.3 percent of the 8,117 lots granted preliminary approval remain "active". These lots fall into two categories:

-finalized lots for which no building permit has been issued	1,226	15.1%
-lots still eligible for final approval pending requests	1,886	23.2%
totals	3,112	38.3%

6. Based on the number of lots granted preliminary approval, a cyclic activity pattern can be discerned, with peaks in 1971 through 1973, and 1976 through 1978, and valleys in 1974 and 1975, and 1979 and 1980. The period 1974-1975 was marked by an economic downturn, perhaps compounded locally by a period of administrative turmoil within the Area Plan Commission. The 1979-1980 period, also economically difficult years in the housing industry, was additionally marked by anticipation of the somewhat delayed adoption of the new Unified Subdivision Ordinance. No new applications for preliminary approval, under the former ordinance, have been filed since May 1980. Significantly, nearly three-fourths of the 519 lots granted preliminary approval in 1980 resulted from a court order requiring the Area Plan Commission to approve an apparently deficient plat of 377 lots first filed in 1974. (Excluding these 377 lots, indicative of 1974 rather than 1980 conditions, and including "sketch plan approvals" from May through

December 1980--the roughly equivalent procedure under the current ordinance--activity for the entire year of 1980 works out to about 26 requests for a total of 742 single family and duplex lots, still somewhat sub-par.)

7. Periods of peak activity tend to be deceiving, however, when one notes the number of lots which have expired for lack of final approval within two years of preliminary approval. The disturbingly high rate of expiration typical of the period 1971 through 1973 (66.3 percent) could well be duplicated for the years 1976 through 1980, should preliminary approval of large numbers of lots lapse for lack of timely requests for final approval.
8. Figure XVIII indicates an unpredictability with regard to the ratios, over the eleven-year period, of lots granted final approval to lots granted preliminary approval. These ratios were highest in 1974 and 1975. Again, it will be several years before meaningful figures can be assembled for the period beginning in 1976 because of the high number of lots still eligible for final approval.
9. The discernible downward trend over time in the ratio of building permits issued to lots granted final approval is both logical and predictable: the longer a subdivision has been in existence, the more likely it is that its lots have been developed.
10. Looking at the ratio of permits issued to lots granted preliminary approval--that is, the "success ratio" relating Area Plan Commission approval activity to actual housing development--one gets the impression that in relatively lean years only the subdivider with definite plans for development seeks to initiate the platting process. In 1970, 1974 and 1975 only 364, 142 and 202 lots were granted preliminary approval respectively, with 81.6, 67.6, and 92.1 percent of them ultimately receiving building permits. The more optimistic and active years seem to bring on speculative subdivision, which more often than not results

in no development: "success ratios" for 1971 through 1973 and 1976 through 1978 range from only 4.6 to 41.0 percent. Note that the 15.3 percent ratio for 1979--a lean year also lacking the advantage of elapsed time--is already considerably higher than the 4.6 percent ratio for 1978, and even the 14.8 percent ratio for 1976, two active years.

The data presented in Table XXVI and Figure XVIII have been disaggregated into subdivision size categories in Appendix I: small subdivisions (2-9 lots), mid-sized subdivisions (10-24 lots), and large subdivisions (25 or more lots). The format used in these tables and figures in Appendix I is identical to that used in Table XXVI and Figure XVIII and they should be interpreted in the manner described above.

Having analyzed and summarized subdivision activity over the eleven-year period and the approximate extent of new housing development that may have been generated by Area Plan Commission actions, what remains is a discussion of the characteristics of those lots still having potential for development, that is, the "active" lots. As previously noted, there are two categories of active subdivision lots:

- those lots granted final subdivision approval, but for which no building permits have as yet been issued, and,
- those lots granted preliminary approval which are still eligible for final approval, pending subdividers' requests.

There are 1,226 lots in the former category, 1,886 in the latter, 3,112 lots in all. (The reader is reminded that this is a conservative figure, which assumes a one-to-one correlation between permits issued and units built, which is in fact an overestimate.)

Table XXVII and Figure XIX provide a listing of all subdivisions granted preliminary approval in the period 1970-1980 still having active lots, and a graphic presentation of their location.

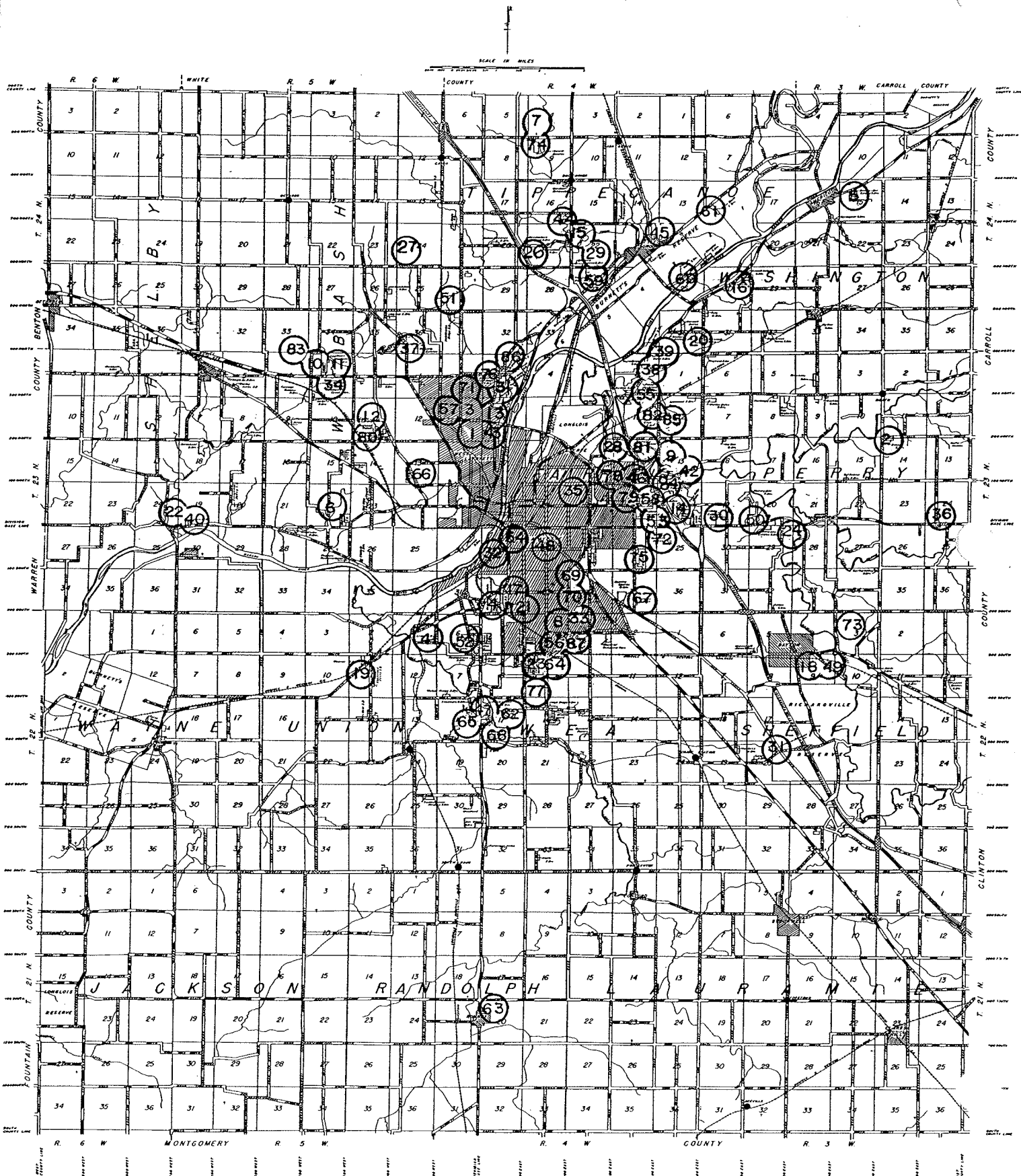
Table XXVII
 "Active" Subdivisions Granted Preliminary Approval
 1970-1980

Map Key No.	Name of Subdivision	Location	No. of Lots Granted Final Approval, But No.B.P. Issued	No. of Lots Still Eligible For Final Approval
1	ALMA	W. Laf.	1	-
2	BANES	Perry	5	-
3	BAR BARRY HTS.	W. Laf.	2	-
4	BECK LANE COURT	Fairfield	1	-
5	BEN LA DEL ESTATES	Washington	14	-
6	BIERY M.H.	Wabash	1	-
7	BJORKENHOLM EST.	Tippecanoe	2	-
8	BRADY ESTATES	Wea	2	-
9	CAMELOT	Fairfield	17	-
10	CAPILANO ESTATES	Wabash	41	-
11	CAPILANO HIGHLANDS	Wabash	7	-
12	CASTLE ESTATES	Wabash	4	-
13	CEDAR HOLLOW	Wabash	7	-
14	CEDAR RIDGE ESTATES	Fairfield	7	-
15	CLYMER	Tippecanoe	1	-
16	CONNELLY ACRES	Washington	1	-
17	CROXTON WOODS	Fairfield	17	-
18	DAYTON PLACE	Dayton	7	-
19	DEARDORF ESTATES	Union	17	-
20	EASTBROOK	Washington	23	-
21	ECKMAN REPLAT	Fairfield	4	-
22	ELVERNAN	Shelby	1	-
23	FINK MEADOWS	Lafayette	45	-
24	FOUR ACRES	Perry	3	-
25	G&L	Wabash	2	-
26	GOLF COURSE VILLAGE	Tippecanoe	32	298
27	GRAY OAK	Wabash	1	-
28	GREENBRIAR	Lafayette	8	-
29	HARRISON MEADOW	Tippecanoe	10	-
30	HERITAGE ESTATES	Perry	12	-
31	HERMITAGE HIDE-A-WAY	W. Laf.	3	-
32	HOLLOWAY WOODS	Lafayette	2	-
33	HUNTLEIGH ESTATES	Lafayette	43	-
34	INDIAN CREEK	Wabash	8	-

Map Key No.	Name of Subdivision	Location	No. of Lots Granted Final Approval, But No. B.P. Issued	No. of Lots Still Eligible For Final Approval
35	JESCO HILLS ESTATES	Lafayette	40	46
36	JOERING	Perry	1	-
37	KIMBERLY ESTATES	Wabash	2	-
38	LAKE ROAD	Fairfield	27	-
39	LARFCO	Fairfield	2	-
40	LA ROWE	Shelby	1	-
41	LAURA CRIDER	Union	2	-
42	LOCKWOOD	Fairfield	19	-
43	LYKLOUDIS	W. Laf.	1	-
44	MM&T	Tippecanoe	2	-
45	MAPLES, THE	Battle Ground	2	-
46	MAPLEWOOD HEIGHTS	Lafayette	32	-
47	MC CUTCHEON HEIGHTS	Wea	18	-
48	MEADOW PT.	Lafayette	2	-
49	MILLIKAN	Dayton	1	-
50	NELSON	Perry	2	-
51	NINE HILLS	Tippecanoe	30	-
52	OLD ROMNEY HEIGHTS	Wea	30	411
53	ORCHARD HEIGHTS	Fairfield	21	31
54	PARCHMENT COURT	Lafayette	2	-
55	PINEY GROVE	Fairfield	1	-
56	PIPERS GLEN	Lafayette	2	-
57	PLAZA PARK	W. Laf.	10	-
58	POTTER HOLLOW	Fairfield	21	-
59	PROPHET'S ROCK HTS.	Tippecanoe	21	41
60	PROPHET'S WOOD	Tippecanoe	2	-
61	RIVER BLUFFS	Tippecanoe	23	-
62	ROLLING HILLS	Wea	76	-
63	ROSEWOOD	Randolph	1	-
64	SEASONS FOUR	Lafayette	17	-
65	SHEFFIELD ESTATES	Wea	-	377
66	SIMMONS	Wabash	1	-
67	SOUTH CREAMY LANE	Fairfield	2	-
68	SUNNYFIELD	Wea	1	-
69	SWEETBRIAR	Lafayette	3	-
70	SWEETBRIAR P.D.	Lafayette	6	-
71	TEMPLE	W. Laf.	3	-
72	TERRACE ESTATES	Fairfield	42	-
73	TIMBERCREST ESTATES	Sheffield	4	-
74	TIPPE-CANUNCK EST.	Tippecanoe	7	-
75	TREECE MEADOWS	Fairfield	32	78

Map Key No.	Name of Subdivision	Location	No. of Lots Granted Final Approval, But No. B.P. Issued	No. of Lots Still Eligible For Final Approval
76	UNIVERSITY FARM	W. Laf.	149	-
77	VALLEY FORGE EST.	Wea	38	534
78	VINTON HIGHLANDS	Lafayette	3	-
79	VINTON WOODS	Lafayette	36	-
80	WAKEROBIN	Wabash	21	50
81	WALLACE	Fairfield	1	-
82	WATKINS GLEN	Fairfield	16	-
83	WESTLAND	Wabash	48	-
84	WILDCAT RIDGE EST.	Fairfield	11	-
85	WILLOWOOD EAST	Fairfield	17	10
86	WOODFIELD ESTATES	Wabash	21	-
87	WOODRIDGE	Wea	2	10
Subtotals				
		Lafayette	241	46
		W. Laf.	169	-
		Battle Ground	2	-
		Dayton	8	-
		County	806	1,840
		Fairfield	258	119
		Jackson	-	-
		Lauramie	-	-
		Perry	23	-
		Randolph	1	-
		Sheffield	4	-
		Shelby	2	2
		Tippecanoe	130	339
		Union	19	-
		Wabash	164	50
		Washington	38	-
		Wayne	-	-
		Wea	167	1,332
Totals			1,226	1,886

Figure XIX
Location of "Active" Subdivisions Granted Preliminary Approval:
1970-1980



1. Of the 158 involved subdivisions, 87 still have active lots. The active lots in 76 of these subdivisions are all in the "finalized-but-no-building-permit-issued" category; all the active lots in one subdivision fall in the "still-eligible-for-final-approval" category; the active lots in the remaining ten subdivisions can be attributed to both categories.
2. Figure XIX shows the highest concentrations of active subdivisions to be located south of and northeast of Lafayette, at the north of and northwest of West Lafayette, and west of Battle Ground. Subtotals for Table XXVII indicate the two cities and four surrounding townships contain all but 97 of the 3,112 active lots, some 96.9 percent:

Lafayette	287 lots	9.2%
West Lafayette	169	5.4%
Fairfield Township	377	12.1%
Tippecanoe Township	469	15.1%
Wabash Township	214	6.9%
Wea Township	<u>1,499</u>	<u>48.2%</u>
totals	3,015 lots	96.9%

Further analysis was performed to gain insight into the size characteristics of the 3,112 active subdivision lots. To obtain this data a density figure was calculated for each of the 87 active subdivisions. For those subdivisions having active lots that are finalized but without building permit an overall subdivision density was calculated; for those subdivisions having active lots that are still eligible to be finalized, densities for the unfinalized portions were calculated.

Density has been measured as lots per gross acre; thus a subdivision of five lots covering an area of two acres has a density of 5/2 or 2.5 lots per gross acre. The reader is cautioned that these calculations are made on gross acreage; that is, the acreage of dedicated street right-of-way has not been excluded from the calculation. As such, a strip

subdivision having frontage on a county road with no internal roadway, is likely to have larger lots than a subdivision on a newly dedicated street, even though both have a density of 2.5 lots per gross acre. This method, however, should be sufficiently descriptive for these purposes.

Four density ranges were created in this analysis. For purposes of recognition these four categories correspond very roughly to current single family zoning classifications as follows:

<u>Density (lots per gross acre)</u>	<u>Approx. Zoning Classif.</u>
2.00 or fewer	R1 (septic system)
2.01 - 3.00	R1 (sewered)
3.01 - 4.00	RLA
4.01 or more	RLB

1. Table XXVIII indicates that a majority, 59.3 percent, of the active subdivision lots are in the (approximate) R1 size categories; an additional 38.8 percent are roughly RLA-sized lots, with the remaining 1.9 percent being approximately RLB-sized.
2. Figure XX provides a graphic representation showing not only the distribution of lots by lot size, but also the source of these active lots, that is, which active lot category has supplied the lots representing the totals, and to what extent.
3. The 2.01 - 3.00 lots per gross acre density category (roughly R1-sewered) has the most lots available, 1,439; most of these lots, 1,048, are drawn from that pool of active lots which have been granted preliminary approval and are still eligible for final approval. This concentration is indicative of recent Area Plan Commission subdivision activity, inasmuch as these lots were granted preliminary approval no earlier than January 1976.
4. The approximate RLA size category, 3.01 - 4.00 lots per gross acre, contains 1,207 active lots, 828 of which are lots still eligible to be finalized.

TABLE 11 DISTRIBUTION OF "ACTIVE" SUBDIVISION LOTS
APPROXIMATE DENSITY OF LOTS PER GROSS ACRE*

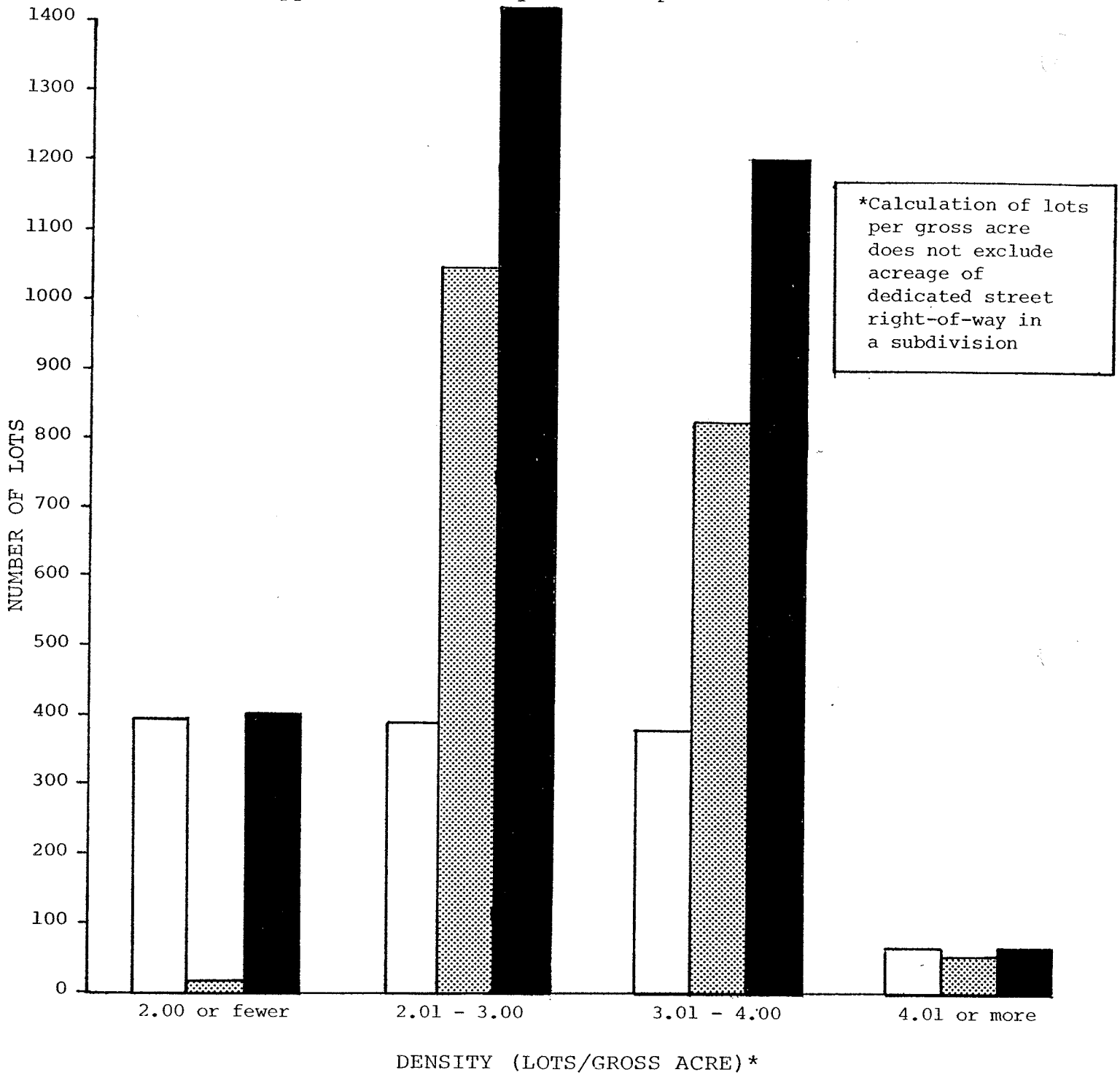
DENSITY (LOTS PER GROSS ACRE)	LOTS WITH FINAL APPROVAL BUT NO BUILDING PERMIT			LOTS WITH PRELIMINARY APPROVAL STILL ELIGIBLE FOR FINAL			TOTAL OF TWO ACTIVE CATEGORIES	
	NUMBER OF LOTS	PERCENT WITHIN CATEGORY	PERCENT OF ALL ACTIVE LOTS	NUMBER OF LOTS	PERCENT WITHIN CATEGORY	PERCENT OF ALL ACTIVE LOTS	NUMBER OF LOTS	PERCENT OF ALL ACTIVE LOTS
2.00 OR FEWER	396	32.3	12.7	10	0.5	0.3	406	13.0
2.01 - 3.00	391	31.9	12.6	1,048	55.6	33.7	1,439	46.2
3.01 - 4.00	379	30.9	12.2	828	43.9	26.6	1,207	38.8
4.01 OR MORE	60	4.9	1.9	---	0.0	0.0	60	1.9
TOTALS	1,226	100.0	39.4	1,886	100.0	60.6	3,112	100.0**

* CALCULATION OF LOTS PER GROSS ACRE DOES NOT EXCLUDE ACREAGE
OF DEDICATED STREET RIGHT-OF-WAY WITHIN A SUBDIVISION

** MAY NOT ADD BECAUSE OF ROUNDING

Figure XX

Distribution of "Active" Subdivision Lots by
Approximate Density of Lots per Gross Acre *



LEGEND



- LOTS WITH FINAL APPROVAL, NO BLDG. PERMIT



- LOTS WITH PRELIM. APP., STILL ELIGIBLE FOR FINAL



- TOTAL OF TWO ACTIVE SUBDIVISION LOT CATEGORIES

TOTALS

1226

1886

3112

5. The least dense and most dense categories, approximating R1-septic and R1B lot sizes respectively, exhibit similar characteristics, quite unlike those of the two categories just discussed: there are considerably fewer active lots (406 and 60) and virtually all of these come from the pool of active lots which have been finalized but not issued building permits. These lots may be more likely to be developed in that they are one step closer to development than lots with preliminary approval only, which may potentially expire for lack of request for final approval in the next few years.

A comparison of information about active lots through 1977--the last time the Residential Subdivision Activity data were compiled--and through 1980 shows us the following:

By category:	<u>through 1977</u>	<u>through 1980</u>
-lots with final approval but no building permit	1,201	1,226
-lots with prelim. approval still eligible for final	<u>1,917</u>	<u>1,886</u>
totals	3,118	3,112
By lots per gross acre:		
-2.00 or fewer	348	406
-2.01 - 3.00	1,391	1,439
-3.01 - 4.00	1,128	1,207
-4.01 or more	<u>251</u>	<u>60</u>
totals	3,118	3,112

The data seem to indicate that, at least for the present, active building lots are being replaced, through Area Plan Commission action, at the same rate at which they are being developed; the large inventory of active lots built up through the early 1970's, has at least not grown any larger over the last three years. The numbers through 1977 and 1980 are remarkably similar, not only with regard to activity category, but with regard to lot size as well. Perhaps indicative of an important trend, the stock of active higher density lots

(at 4.01 or more per acre density) has dropped considerably, from 251 to 60, with a concomitant slight increase in all other density categories.

What is most striking in all these numbers is the continuing stockpile of active subdivision lots. The current level of 3,112 lots would be sufficient to house over 8,000 persons at current persons-per-household rates. That is enough housing for the entire anticipated population growth in Tippecanoe County through 1990. The magnitude of the inventory grows when one realizes that these data exclude the formation of large lots, and consider neither the number of still active lots processed prior to 1970, nor the growing number of lots created through the planned development process and the recently enacted Unified Subdivision Ordinance. Additionally, it must be remembered that none of these lots would serve the housing needs of the considerable portion of our households choosing multi-family housing.

Clearly, there will always be a traditional single family housing market, but it remains to be seen if growing national trends toward "nontraditional" housing types and tenures, such as clustering and zero-lot-line, patio and atrium homes, and cooperative and condominium ownership, largely generated by economic necessity and changing demographic patterns, will be translated into local subdivision activity. To date little has been attempted locally to reduce housing costs by altering physical configurations and ownership practices, to provide properly designed and situated houses that make the most of smaller lot sizes. The recent reduction in the inventory of small lots may be a harbinger of a shift away from traditional housing patterns locally.

Our own history shows us that a significant portion of currently active lots will lose their active status through expiration of non-finaled preliminary plats. A significant shift in the housing market away from traditional housing configurations is likely to accelerate that rate of attrition.

Such a shift would likely generate activity to replat to smaller lot sizes, and greater use of planned development techniques to create lots appropriate to innovative housing configurations.

With regard to subdivision activity, then, the major issue may not be how to absorb the current stockpile of residential lots, but rather to determine how appropriate these lots will be to meeting the community's long-range and potentially changing housing needs.

Summary

This overview of the current housing situation points out certain strengths and weaknesses in the overall housing picture. Problem areas include the relatively high proportion of households with housing deficiencies, fluctuating construction and vacancy rates, and the high cost of housing. Positive factors include the high proportion of housing units in excellent structural shape, a trend toward smaller households, and the availability of ample developable residential lots.

Locally, we have not been faced with the severe housing problems of other areas; abandonment and blight have been contained and both the urban area and balance of the County have numerous attractive and desirable residential areas. If a household earns the median income or better, it can find housing in good condition, appropriate to its needs, and in an attractive neighborhood. There is a supply of good housing throughout the County to suit the needs of those who can afford it. But if the household is one of the 60 percent of the County's households that is in the low- or moderate-income range, and is just entering the housing market, the problem can be severe. Such a household is likely to encounter difficulty in locating housing appropriate to its needs. Costs are either too high or they must settle for housing that is in need of repair. For the 25 percent who are in the low-income range, the situation may be desperate. Low-income non-elderly households rarely own their own home and frequently

live with housing deficiencies. Locally, low-income elderly households, on the other hand, are primarily homeowners. Yet, as the population continues to age, an increasing proportion of elderly homeowners must live with housing deficiencies as fixed incomes are reduced by inflation.

While the County's population increased by only about ten percent or so over the last decade, households increased at the rate of 26 percent. This means, of course, that household size is shrinking and demand for housing is growing despite a leveling off of population growth. Although homeownership in this community is more affordable than for the nation as a whole, it appears that within the past year or so the income required to purchase the average-priced home has increased faster than median family income. The implication of this is that a greater portion of the population may well be priced out of the market in the future if price and income trends continue.

This also bears a relationship to the type of housing the population will require. The last 15 years have shown that single family units are the most prevalent type of new housing produced in the County. It is possible that, in light of the gap between income and sales prices of single-family homes, the strength of single family housing production may be waning.

According to Builder Magazine there are already indications that an adjustment to smaller, energy-efficient units, more multi-family buildings and higher densities in housing is underway nationwide. Continuing inflation may mean that new development in this community will exhibit more diversity in configuration, be built at higher densities, and be made available under more kinds of ownership options. On the other hand, if inflation can be controlled and the economy as a whole can be revitalized then detached homes on individual lots may continue to meet the needs and desires of the majority of home buyers. More than likely the future will lie somewhere in

between: the single family detached home will remain attractive to home buyers trading up and the attached housing unit will attract the first-time buyer.

FUTURE HOUSING NEEDS

The previous section has identified some of the current problems and trends in the present housing situation. A second important sub-element in planning for housing is the identification of the additional housing units required to meet future County housing needs. This section identifies the total number of housing units needed by income level in the County over the next ten years and the proportion of units needed by household size. The number of assisted units needed over the next ten years is also identified.

The following information should guide the housing decisions of private developers, financial institutions, the federal government and local public officials. This information is particularly important for determining low- and moderate-income housing needs and provides a framework for public decision-making concerning the proper number, mix and type of potentially subsidized housing units.

The housing forecasts are based on demographic projections which have been developed on the basis of assumptions made about life styles and economic conditions over the next ten years. The anticipated number of households, for example, is highly sensitive to average household size; therefore, rather than attempt to project a specific household size, a range with a high and low estimate has been established for 1990. The high estimate assumes a continuation of current size (2.58), whereas the low estimate, based on the 1960-1980 trend, assumes further reduction in household size to 2.25.

Housing Market Analysis

By 1990, somewhere between 2,400 to 8,900 new housing units will be required to house newly formed households, to replace houses demolished by public and private actions or destroyed by natural causes or disasters, and to maintain a reasonable vacancy rate. This will require an average annual production

of 240 to 890 units a year assuming the rate of population growth is steady (see Table XXIX).

The change in households is derived from population change. A population projection for 1990 was made by the Indiana University School of Business (IUSB) and modified by the Area Plan Commission Staff. The IUSB's most recent projection for 1980 underestimated the 1980 preliminary Census count by approximately 3,000 persons, or 2.57 percent. Staff has assumed that the 2.57 percent underestimate in the 1980 projection can be used to adjust IUSB's 1990 population projection of 124,300. Therefore, the County population can be expected to reach 127,500 in 1990, a growth of nearly 7,000 persons, or 5.79 percent.

To identify the 1990 household population, the number of persons residing in group quarters must be subtracted from the projected population. Since 1960 the percentage of persons living in group quarters has been increasing, primarily as a result of increasing enrollments at Purdue University. However, since it appears that there will not be expansion of dormitory facilities, Purdue University's impact on the number in group quarters is anticipated to stabilize. The number of persons residing in other group quarter facilities, such as homes for the aged, is projected to increase only slightly. Therefore a decline in the percentage of the population has been forecast for group quarter arrangements. The subtraction of persons in group quarters (16,300) from the total projected population (127,500) yields the total projected household population (111,200).

Household population is transformed to total households by applying an average household size estimate. As previously stated, there has been a decline in the average household size over the past two decades from 3.21 to 2.58. This trend is expected to continue, or at least stabilize, as a result of changing demographic and economic conditions. The projected number of total households, then, will range between 43,100 and 49,422, or a net gain (demand) of about 2,500 to 8,800 new households by 1990, depending on actual average household size.

Table XXIX

HOUSING MARKET ANALYSIS FOR TIPPECANOE COUNTY
1980-1990

COMPONENT	1980	1990
POPULATION, HOUSING MARKET AREA		
Components of household change		
Population	120,525	127,500
Group population	16,031	16,300
Household population	104,494	111,200
Average household size	2.58	2.25-2.58
Households	40,578	43,100-49,422
Change in households, 1980-1990		2,522-8,844
HOUSING UNITS		
Replacement of existing units		
Lost through disasters		100
Demolitions, 1980-1990		500
Lost through conversions		<u>200</u>
Replacements, 1980-1990		800
Vacancy		
Total Units		44,433-50,951
Occupied		43,100-49,422
Vacant available		1,333-1,529
Vacancy rate		3.0
Total housing market, 1980-1990		
Total units	42,826	44,433-50,951
Change in units		1,607-8,125
Replacements		800
Total		2,407-8,925
Average annual number of units		241-893

Source: U.S. Bureau of the Census, Preliminary Counts, 1980; and, Tippecanoe County Area Plan Commission Staff, 1981.

The replacement of existing units is the second factor in determining future need. In any given time period existing housing units are removed from the housing supply. Some units are demolished because they have deteriorated beyond economically feasible repair. Some units are destroyed by natural causes or by disasters such as fire. In addition to removals there are conversions, both into and out of the housing supply. Based on past trends, approximately 800 units will need to be replaced as a result of disasters, demolitions and conversions by 1990.

The final factor in determining demand is alteration of the vacancy rate. A certain number of vacancies are necessary to provide for reasonable mobility in any housing market. Multi-family housing has a higher turnover rate than single family housing; vacancy rates of five percent for multi-family housing and two percent for single family housing are assumed desirable. Since approximately two out of three housing units in the County are single family, a combined vacancy rate of three percent has been calculated for 1990.

The total housing units needed is equal to the number of new households and replacements plus the change in vacant units. There is an estimated demand or need for 2,400 to 8,900 units between 1980 and 1990, or an average of about 240 to 890 per year. By 1990, if the total is met, the year-round housing supply will reach somewhere between 44,000 and 51,000, with 43,100 to 49,400 occupied and 1,300 to 1,500 vacant.

With the average family size forecast to decline (or stabilize) during the next decade, the average housing unit constructed will have to be designed to accommodate this change. To obtain a rough indication of the magnitude of this change, a projection of households and dwelling units by household size has been prepared; the numbers should be used at best as tentative indicators.

Table XXX displays population and dwelling unit (DU) characteristics by household (H.H.) size for 1960 and 1970. Consideration of the change between 1960 and 1970, and the forecast decline (stabilization) in average household size, enables the preparation

Table XXX
POPULATION AND OCCUPANCY CHARACTERISTICS
BY HOUSEHOLD SIZE, 1960-1990

PROJECTED

H.H. Size (# Persons)	1960		1970		1980		(a)		(b)	
	% Pop.	% DU's	% Pop.	% DU's	% Pop.	% DU's	% Pop.	% DU's	% Pop.	% DU's
1	4	12	5	16	9	22	9	22	13	29
2	19	30	21	32	30	38	30	38	36	41
3	18	19	18	18	19	16	19	16	19	14
4	22	17	22	16	20	13	20	13	17	10
5	18	11	16	10	12	6	12	6	9	4
6+	20	10	18	8	11	4	11	4	6	2

Because of rounding, some percentages do not add to 100.

	(a)		(b)	
Total H.H.'s	24,928	32,269	40,578	43,100
Tot. Pop. in H.H.'s	79,987	96,901	104,494	111,200
Average H.H. Size	3.21	3.00	2.58	2.25

Source: U.S. Bureau of the Census, U.S. Census of Housing: 1960, Volume 1, States and Small Areas, Indiana, Final Report HC (1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; U.S. Bureau of the Census, Census of Housing: 1970, Metropolitan Housing Characteristics: Lafayette-West Lafayette, Indiana, Final Report HC (2)-94, Washington, D.C.: U.S. Government Printing Office, 1972; U.S. Bureau of the Census, Preliminary Counts, 1980, and, Tippecanoe County Area Plan Commission Staff, 1981.

of an estimate of the relative distributions of the population and dwelling units by household groups for 1980 and 1990. One- and two-person households expressed as a percentage of population and dwelling units are projected to increase significantly as a result of decreasing average household size; the percentage of population and dwelling units with four or more persons per household will fall rather sharply: the larger the household the sharper the decline. Although the percent of population composed of three person households is projected to increase slightly by 1990, the percent of three person dwelling units will decline. Trends in the percent of population by household size from 1960 projected to 1990 are illustrated in Figure XXI.

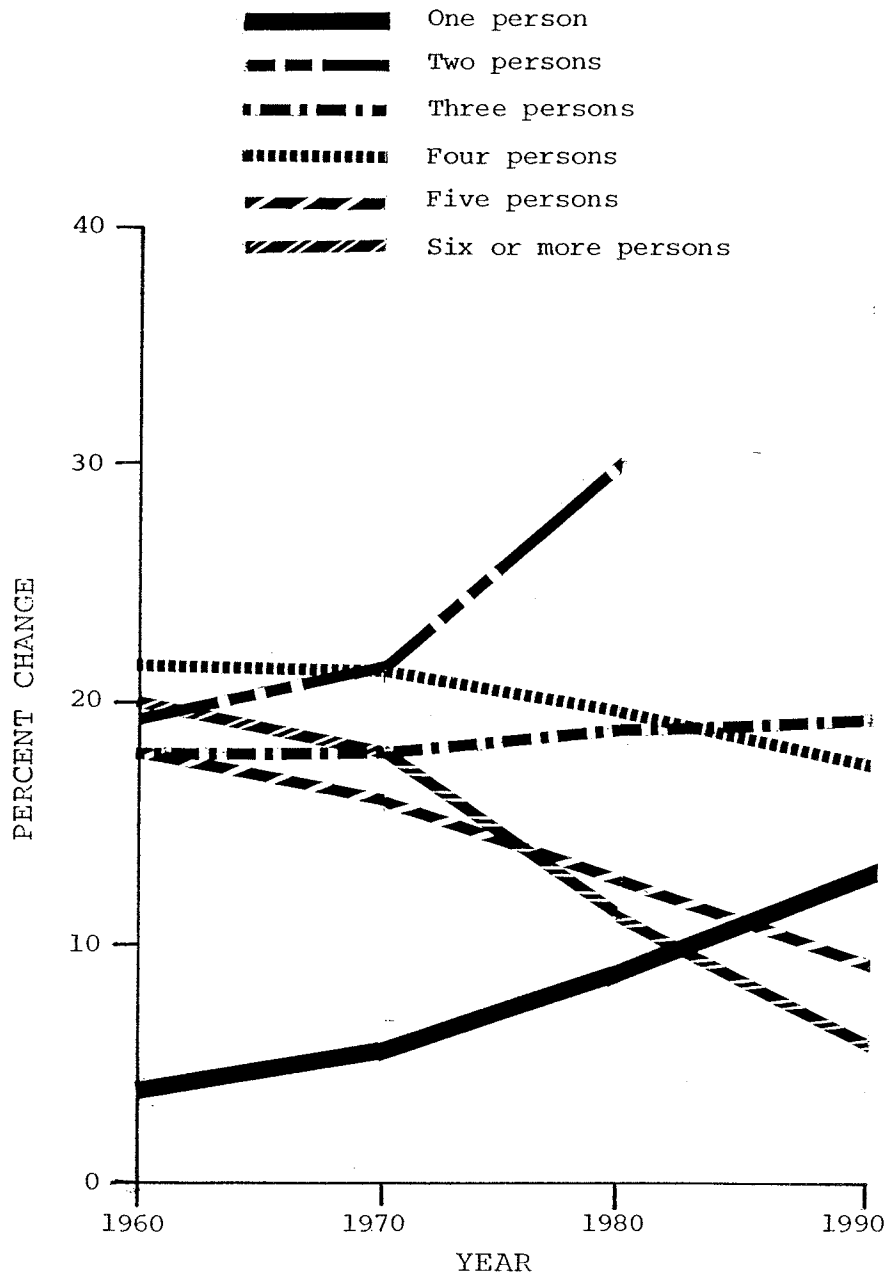
Additionally, a total of 1,700 housing units or just under five percent of all County units were in need of major rehabilitation according to the 1978 Area Plan Commission survey. About half of those units were located in Lafayette, 40 percent in the balance of the County and another ten percent in West Lafayette. In addition, 3,600 units or over nine percent of all County units needed some minor maintenance. All totaled, 5,300 units or 14 percent of the County units were determined to be in need of some improvement. Although this is not a serious situation as in some of the nation's older and larger cities, it is apparent that maintenance and rehabilitation needs promise to become increasingly important over time.

Needs of Low- and Moderate-Income Households

Units Required by Income Group. In 1970 nearly 25 percent of all Tippecanoe County households had an annual income of less than \$5,000. Another one-third of all households had incomes between \$5,000 and \$9,999 per year. The remainder of County households, about 43 percent, had incomes over \$10,000. The Department of Housing and Urban Development has estimated that family income in Tippecanoe County increased by 96 percent between 1969 and 1980. The 1980 estimate is based on an adjustment factor, determined by an examination of tax return data, and applied to

Figure XXI

Percent Change of Population by Household Size:
1960-1990



Source: U.S. Bureau of the Census, U.S. Census of Housing: 1960, Volume 1, States and Small Areas, Indiana, Final Report HC(1)-16, Washington, D.C.: U.S. Government Printing Office, 1962; U.S. Bureau of the Census, Census of Housing: 1970, Metropolitan Housing Characteristics: Lafayette-West Lafayette, Indiana, Final Report HC(2)-94, Washington, D.C.: U.S. Government Printing Office, 1972; and Tippecanoe County Area Plan Commission Staff, 1981.

1969 income data. A comparison of annual income categories in 1969 and 1980 is shown below:

<u>Income</u>	<u>1969</u>	<u>1980</u>
Low	Less than \$5,000	Less than \$9,800
Moderate	\$5,000-\$9,999	\$9,800-\$19,600
Middle and above	over \$10,000	over \$19,600

Table XXXI displays the distribution of new housing units by income group that would be required between 1980 and 1990 to provide an equitable allocation of new housing units. The calculation of income groups was made assuming the 1990 distribution to be comparable to the 1970 income distribution as indicated above. These numbers should serve as a guide to the housing industry and local government as to the relative distribution of housing units by income group. The annual rate again assumes a steady rate of population growth and household formation.

Table XXXI
Distribution of New Housing by Income Group
1980-1990

<u>Income*</u>	<u>No. of Units Required 1980-1990</u>	<u>Pct. of Units</u>	<u>Annual Rate</u>
Low	597-2,213	24.8	60-221
Moderate	777-2,883	32.3	78-288
Middle and above	1,033-3,829	42.9	103-383

*Based on, "1969 and Estimated 1980 Decile Distributions of Family Income by SMSA's," Department of Housing and Urban Development, Economic and Market Analysis Division, June 1980.

Source: Tippecanoe County Area Plan Commission Staff, 1981.

Housing Assistance Needs of Lower Income Households. In 1979 the Cities of Lafayette and West Lafayette developed Housing Assistance Plans (HAPs) to describe the housing needs of lower income households as part of an application for Community Development Block Grant (CDBG) funds (see Appendix B for a full description of the program). The HAPs were subsequently approved by the U.S. Department of Housing and Urban Development (HUD) as the official statement of housing assistance needs in each community. (The balance of the County had an approved HAP in effect from 1977 to 1980, but it has expired. The County is not at this time participating in the CDBG program.)

Each HAP includes a survey of housing conditions, an assessment of the needs of lower income households, and, based on an analysis of conditions and needs, the establishment of three-year housing assistance goals. The 1978 Area Plan Commission Land Use Survey data were used by the Cities of Lafayette and West Lafayette in determining housing conditions (refer to Table VIII and Appendix D). The primary data source for the assessment of needs was the 1970 Census Special Tabulation of Households with Housing Deficiencies (refer to Table X).

Table XXXII presents by area the estimate of the number of households requiring some form of housing assistance as determined by Lafayette and West Lafayette Community Development Departments and the Area Plan Commission staff. For the total County, it has been determined that about 19 percent of all households (7,844 of 40,578) have a housing assistance need. Of those 7,844 households, about 27 percent (2,148) are designated as being elderly households; the remaining 73 percent (5,696) are non-elderly households.

Total Need for Assisted Units. The most crucial unmet housing need continues to be the need for housing affordable to low- and moderate-income households. Given current market conditions and the steadily widening gap between household income and housing costs, it is possible that more and more County residents will become unable to afford housing adequate to their needs.

Table XXXII
Housing Assistance Needs of Lower Income Households

Area and Tenure	Total	Elderly	Non-Elderly
Lafayette	3,043	1,104	1,939
Owner	1,023	462	561
Renter	2,020	642	1,378
West Lafayette	1,461	165	1,296
Owner	20	15	5
Renter	1,441	150	1,291
Balance of County	3,340	879	2,461
Owner	2,290	785	1,505
Renter	1,050	94	956
Total County	7,844	2,148	5,696
Owner	3,333	1,262	2,071
Renter	4,511	886	3,625

Source: City of Lafayette, Housing Assistance Plan, 1979; City of West Lafayette, Housing Assistance Plan, 1979; and Tippecanoe County Area Plan Commission Staff, 1981.

If present trends continue, most of the low- and moderate-income housing needs for new and existing units may not be met by the private sector without government assistance. However, financial reform at the national level raises, "...serious questions about the future of the nation's subsidized housing programs, especially Section 8."* In order to meet the continuing housing needs of low- and moderate-income households, the private sector may be called upon to produce a larger share of the lower income housing supply, without as many direct governmental incentives.

Between 1980 and 1990, somewhere between 465 and 1,725 new low- and moderate-income households will be formed that will

*Barry Jacobs, "Reagan Cuts Deeper into Housing Programs," Builder (May 1, 1981): p. 26.

need housing assistance. This is based on the assumption that of all households projected to be formed between 1980 and 1990 (2,407 to 8,925) about 20 percent, or the same proportion of all households currently in need, will require some form of housing assistance.

In addition to meeting the needs for housing to accommodate new households, it is also necessary to improve the living conditions of households currently inadequately housed. From Table XXXII, there are an estimated 7,844 low- and moderate-income households potentially eligible for government housing subsidies and currently living in "inadequate" housing conditions. However, at least some of these needs have already been met through various federal housing programs. According to an assisted housing report prepared by the Indianapolis Area Office of HUD and the County Farmers' Home Administration office, 2,638 households have been assisted in Tippecanoe County. Therefore, an unmet housing need still exists to serve 5,206 lower income households.

The total need for assisted housing from 1980 to 1990, including the current unmet need and the expected needs of newly forming households, is between 5,671 and 6,931 units. In order to meet the needs of all households requiring assistance by the year 1990, the following program would need to be followed: half of the current unmet need would be met within the first three years (in order to make significant inroads), with the remainder of the unmet need filled over the next seven years; one-tenth of the newly-forming households for the ten-year period would also need to be served annually. Thus, during the period 1981-1983, between 945 and 1,155 additional households would need to be assisted annually; from 1984 through 1990, between 405 and 495 additional households would need to be served annually (see Table XXXIII).

Table XXXIII
Need for Assisted Housing Units:
1980-1990

Inadequately Housed Households	7,844
Total Assisted Housing Units	2,638
Unmet Need	5,206
All New Low and Moderate Income Households Needing Housing Assistance	465-1,725

Total Need for Assistance	5,671-6,931
Annual Need for Assistance, 1981-1983	945-1,155
Annual Need for Assistance, 1984-1990	405-495

Source: Tippecanoe County Area Plan Commission Staff, 1981.

Summary

Based on the preceding identification of overall needs and potential housing problems, it is possible to set forth numerical goals for the County, against which progress can be measured. These goals can serve as yardsticks for determining over time the effectiveness of federal, state and local housing plans and programs.

Numerical goals are being set for the number of new units that are needed in the next ten years, the number of units which should be rehabilitated, and units of housing assistance needed to meet the needs of current and future residents. While numerical goals could be established in various other problem areas, it is felt that these three goal areas represent top priority concerns and can be measured effectively.

The goals are as follows:

1. Construct 2,400 to 8,900 new units between 1980 and 1990, or 240 to 890 units annually.
2. Rehabilitate 5,300 units between 1980 and 1990, or 530 units annually.

3. Provide 5,671 to 6,931 units of housing assistance for low- and moderate-income households between 1980 and 1990, or 945 to 1,155 units annually between 1981 and 1983, and 405 to 495 units annually between 1984 and 1990.

RESIDENTIAL EXPANSION BEYOND THE URBAN BOUNDARY

This section of the Housing Element provides information on the locational aspect of housing expansion. Having previously discussed the nature of housing in the community, and having projected housing needs for the short-range future, we now indicate those land areas best suited for new residential development.

This discussion stems directly from the Residential Land Use Potentials Study performed by the Area Plan Commission Staff as a companion piece to the Land Use Potentials Study. Volume 1 of the Comprehensive Plan for Tippecanoe County is a technical manual detailing that land use study. A technical manual descriptive of the residential study will be made available late in 1981. In lieu of that document, a brief discussion of methodology follows. (The reader is encouraged to study Volume 1 of the Comprehensive Plan for an in-depth view of the basic assumptions underlying both studies, and to establish a context for the terminology used here.)

The residential use study shares much of its data base with the land use potentials study, and is procedurally almost identical. Indeed the portions of the County to which the technique is applied are precisely those areas within the urbanizing sector which have been designated in the land use study as having high or highest residential land use potential, but which are as yet undeveloped.

The theoretical framework for the residential use methodology is an amalgam of decision-making modeling technique and elements typical of performance standard zoning, known for its flexibility and emphasis on site-specific design. What has been adapted from this kind of approach is a reliance on measures of land use intensity, most notably density and impervious surface ratio. Density is simply a measure of the number of dwelling units per gross acre, with no emphasis on lot size. Impervious surface ratio is a measure of the amount of land surface area per acre that does not absorb rain. The impervious surface includes buildings, parking areas, driveways, sidewalks, and any other areas

covered with concrete or asphalt. High density does not necessarily imply a high impervious surface ratio. This system, then, uses decision-making models based on physical and locational characteristics to generate maximum allowable densities and impervious surface ratios for as-yet undeveloped land exhibiting strong potential for future residential use.

As was the case with the land use study, the residential land use study required the construction of a decision-making model, the assembly and portrayal of the information required by the model, the application of the rules of the model to the assembled information, and a graphic portrayal of the resulting residential land use data base.

The model was built in the form of a matrix which indicates how various physical and locational factors attributable to land influence how much housing (density) and ground cover (impervious surface) a given piece of land should properly support (see Figure XXII).

Potential permissible density levels have been defined in conformance with various residential categories in the Tippecanoe County Unified Zoning Ordinance. This permits innovative planning technique within a framework familiar to local developers and consumers. The density categories are as follows, expressed as a range of units per gross acre:

- High.....9.00 or more;
- Moderate.....between 4.36 and 9.00;
- Low.....between 1.10 and 4.35; and
- Rural.....1.09 or less.

Discussion and pretesting produced a list of eight non-overlapping and equally weighted factors likely to influence residential density. Of the eight, three had been used as land use potentials factors: sanitary sewer availability, roadway accessibility (here called Vehicular Access: A), and railroad and airport proximity. The five new factors, data for which were readily available in either land use inventory or mapped form, were these:

RESIDENTIAL POTENTIALS DECISION - MAKING MATRIX

- Vehicular Access: B - a measure of adjacency to roads designated in the County's Thoroughfare Plan as being either arterials, collectors, or local roads on the basis of current or expected vehicular capacity;
- Public Transportation - the distance to the nearest bus line;
- Schools - the walking distance to the nearest public school facility;
- Public Recreation Area or Open Space - the distance to the nearest relatively permanent active or passive recreation area, including school sites, park facilities, and significant areas characterized by flooding soils; and
- Density of Adjacent Use - a measure of the nature of surrounding residential development.

These factors stress the availability of public utilities and services as a determinant of residential density. Inclusion of the density of adjacent use factor decreases the likelihood of inappropriately juxtaposing development at both extremes of the density scale.

Allowable impervious surface ratios have been derived from a report on performance standard zoning prepared by the staff of the Bucks County (PA) Planning Commission in 1973, and tested for applicability in Tippecanoe County. Three categories, expressed as a range of percent of impervious surface per acre, are defined as follows:

High.....	more than .40
Moderate.....	between .25 and .40
Low.....	less than .25

Six factors were selected which influence the amount of impervious surface a given piece of land is likely to withstand without exhibiting ill effect. Again, this list is the product of discussion and pretesting. The factors are non-overlapping and equally weighted. Five of the six factors appear on either the land use potentials or residential density factor lists or

both: soil limitations, sanitary sewer availability, presence of forest, railroad and airport proximity, and distance to public recreation areas or open space. An additional factor, percent of slope, has been added. Data descriptive of this factor was easily available from the Soil Conservation Service Soil Survey for Tippecanoe County. These factors stress physical characteristics of the soil, proximity to those land uses likely to affect the ability of land to absorb moisture, and the availability of sufficient open space as determinants of appropriate impervious surface ratios.

The reader will notice that within the matrix format of the decision-making model, the interaction of each pertinent factor and each potential density and impervious surface category has had a value assigned to it. The values range from +1 to -1, indicative of positive or negative influence. A zero represents a neutral condition.

The density matrix will generate a potential for high density residential development in areas immediately served by public infrastructure and services, while discouraging lesser densities under the same circumstances.

The impervious surface matrix requires less impenetrable ground cover in areas that are less than easily constructable because of slope or soil conditions, in areas likely to depend on the use of septic systems, and in areas located sufficiently distant from recreation facilities as to require on-site open space.

Data descriptive of the factors specific to the residential land use study were gathered and mapped at a standardized scale. Using transparent scoring grids (which divided land into 880' x 880' squares or cells), the rules of the decision-making model were applied to all the factor maps, and scores recorded. The scores were then aggregated, displayed in graphic form and then generalized to eliminate the artificial grid-like nature of data generated by the decision-making model.

For purposes of the land use study, all land in the County was designated as being either urban, urbanizing or rural,

depending on current development characteristics and likelihood of experiencing rural/urban land use conflict within an extended time frame (see Figure XXIII). Because urban land was defined as being contiguously developed, and rural land as being beyond the reach of urbanization, the residential land use study focused specifically on those urbanizing portions of the County designated by the land use study as having residential use potential, but which were as yet undeveloped.

Examination of the graphics indicated that about 8,500 acres of land had been so designated within the urbanizing sector. The ultimate residential potential of those 8,500 acres was determined to be over 36,000 new dwelling units, enough to nearly double the housing stock of all Tippecanoe County. That figure was arrived at by assigning a typical units per acre figure to each density/impervious surface pairing generated by the study (see Table XXXIV) and then multiplying that figure by the number of acres within the urbanizing sector characterized by that pairing. The typical units per acre figures were derived through an analysis of existing development in the community.

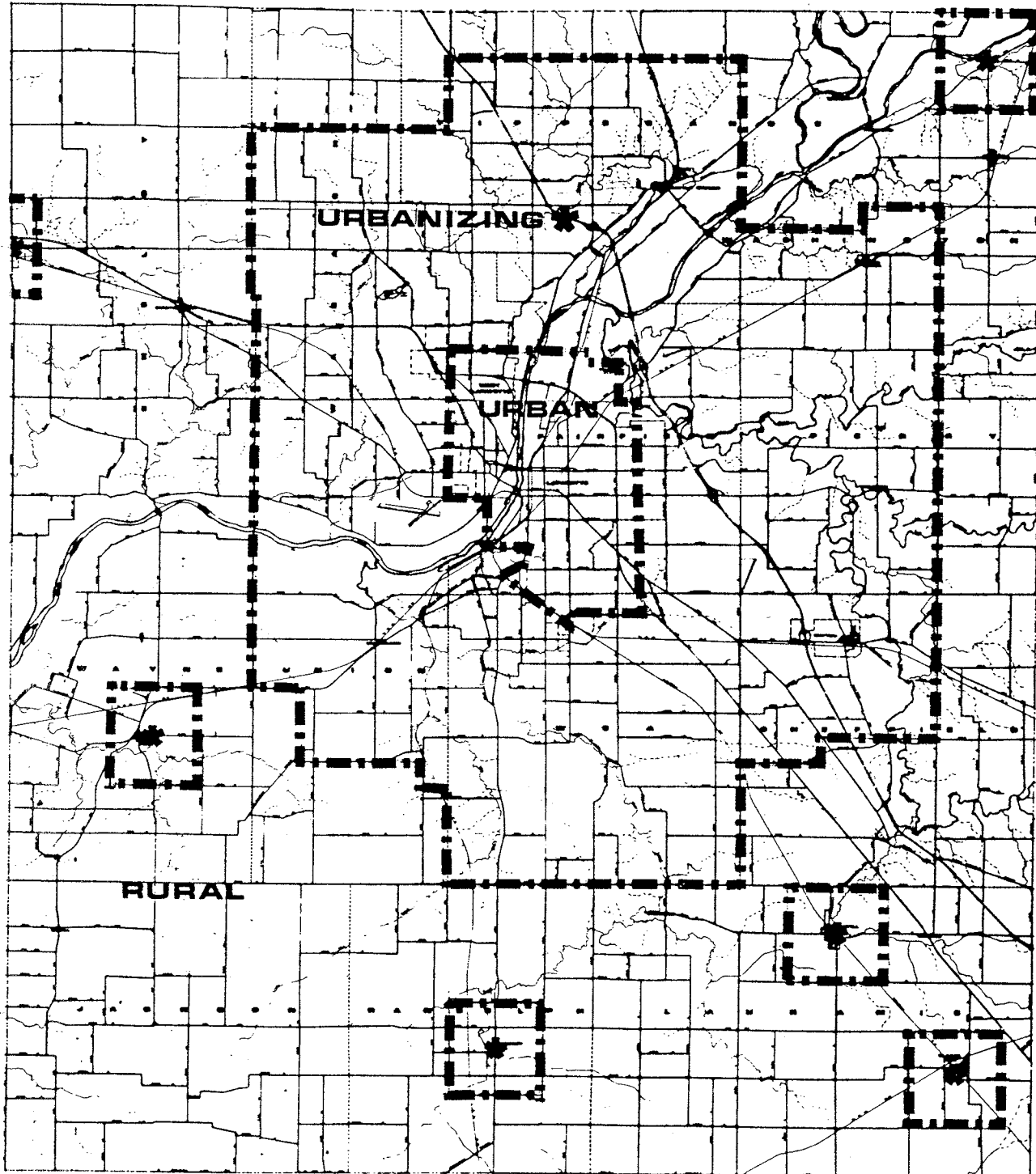
Table XXXIV
Typical Units Per Acre Figures
Corresponding to Each
Density/Impervious Surface Ratio Pairing

Impervious Surface Ratios	Densities				
		Rural	Low	Moderate	High
	Low	0.1	1.0	4.5	9.0
	Moderate	0.55	2.75	6.75	12.0
	High	1.0	4.5	9.0	15.0

Source: Area Plan Commission Staff Analysis

Figure XXIII

TIPPECANOE COUNTY STUDY AREA MAP



FEBRUARY 1981

0 15000

For example, a given parcel of land indicated by the decision-making model as being appropriately developable at moderate density and low impervious surface ratio, will support a maximum of 4.5 units per acre (something like current R1A-zoned single family development, although such land need not be developed in a single family configuration).

Because County population is growing at a rate of less than one percent per year, planning for a potential doubling of the housing stock was simply inappropriate; the 8,500 designated acres had to be significantly pared down.

Using data generated by the residential potentials methodology, residential expansion areas within the urbanizing sector were classified as follows:

- Close-in parcels, contiguous to current development, capable of being served by current or minimally expanded sanitary sewer systems;
- Areas slightly beyond contiguous development, which would require more than minimal additions to be served by sanitary sewer; and
- Land not at all likely to be served by sanitary sewer in the foreseeable future.

Calculating as above, it was readily determined that the close-in classification contained nearly 3,200 acres of as yet undeveloped land having good potential for residential use. Furthermore it was determined that these 3,200 acres had an ultimate development potential of more than 19,000 dwelling units (that is if all 3,200 acres were to be developed to the limits defined by the pairings in Table XXXIV).

Realistically, the utilization of all land to its ultimate development potential is an overstatement of what is likely to occur. It is far more likely that low density land will be developed to its capacity than will be high density land, because of local housing preferences, historic patterns, market pressures, etc. As such, development potential has been recalculated, assuming all low density lands would be developed to full units

per acre capacity, moderate density lands to 75 percent of full units per acre capacity, and high density lands to 50 percent of full units per acre capacity.

Thus, calculated realistically, these 3,200 acres of as yet undeveloped land--designated as having strong residential potential and as being within the close-in classification--can be expected to support about 12,000 new housing units. In the Phased Land Use Plan, these 3,200 acres have been designated as Phase I residential expansion areas. At current growth rates, Phase I land should be sufficient to meet County population growth well into the next century.

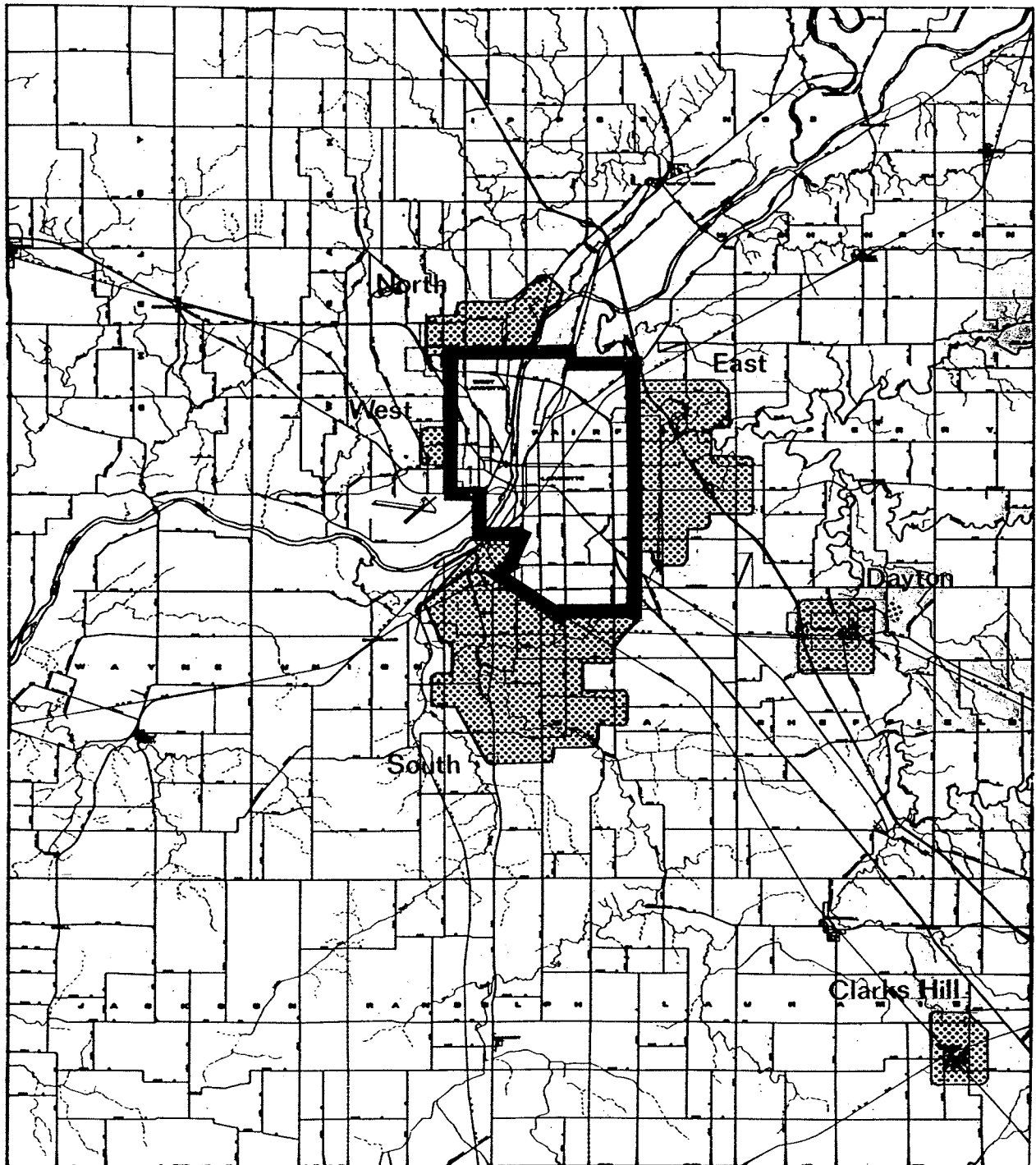
In the event of significant changes in the local economy leading to much more rapid population growth, and additionally, so as not to severely limit the availability of residentially developable land, land classified in the second category--non-contiguous but potentially sewerable--has been designated for Phase II residential expansion. At such time as the remaining amount of Phase I land drops below 1,500 acres, Phase II--with its additional 1,450 acres--would be automatically triggered. Lands with residential potential designated as being beyond the reasonable reach of sanitary sewer expansion have been excluded from the residential category, and are intended to remain in agricultural use.

Figure XXIV provides a key to the general location of Phase I residential expansion sectors within the urbanizing areas of Tippecanoe County. The reader will note expansion potential to the east in Fairfield Township, to the north and west in Wabash Township, to the south predominantly in Wea Township (with some overlap into Fairfield and Union Townships), and in and around the incorporated towns of Dayton and Clarks Hill.

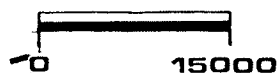
Figures XXV through XXVIII provide a closer look at each of the major residential expansion sectors. Note that the letters A through L have been assigned to represent each density/impervious surface ratio pairing corresponding to Table XXXIV. (In actuality, none of the Phase I sectors contain land either

Figure XXIV

RESIDENTIAL EXPANSION SECTORS WITHIN TIPPECANOE COUNTY







APRIL 1981



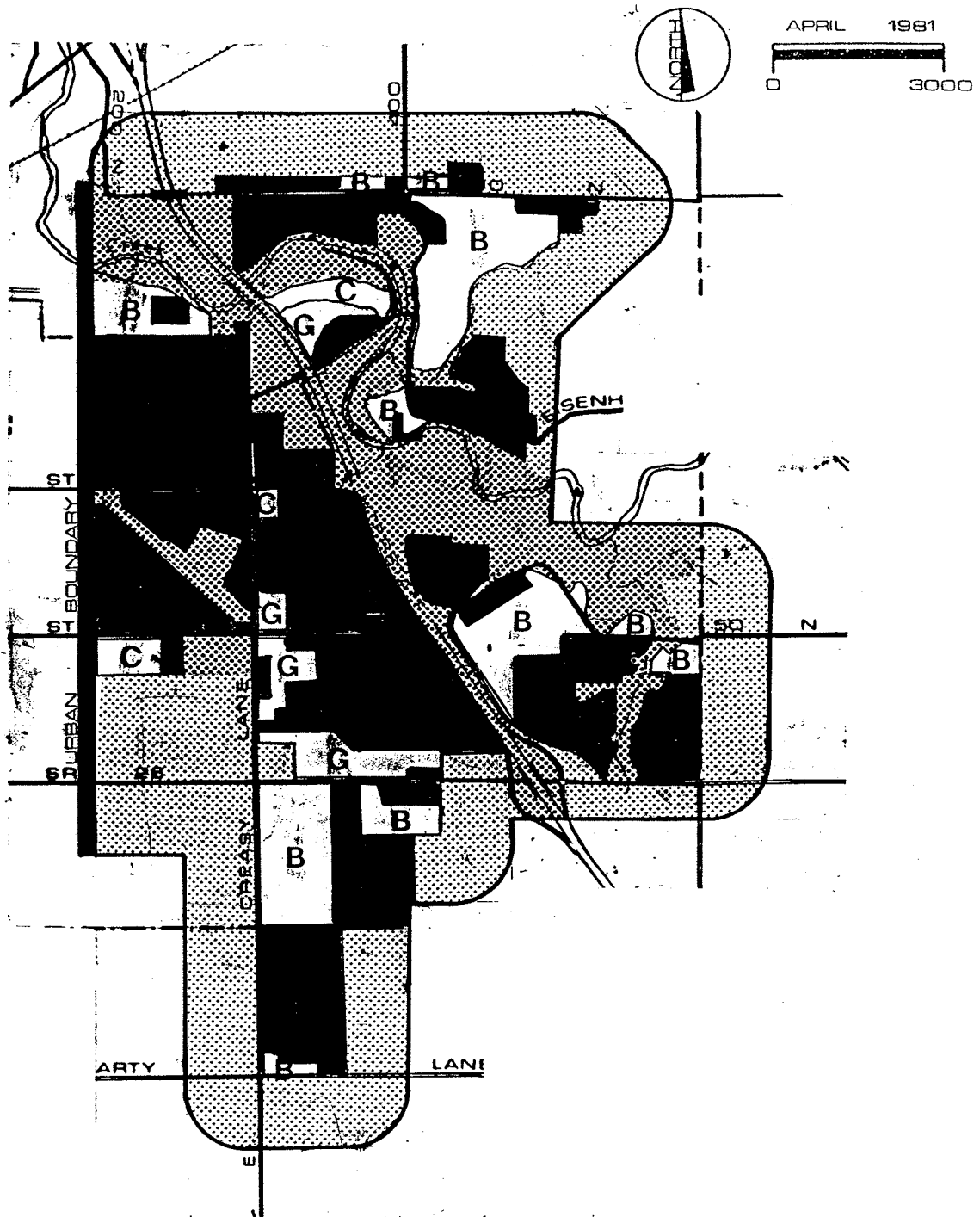
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 Residential Expansion Areas
 Existing Residential Use Areas
 Flood Plains And All Open Space Land Uses
 All Other Land Uses





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RESIDENTIAL EXPANSION EAST SECTOR

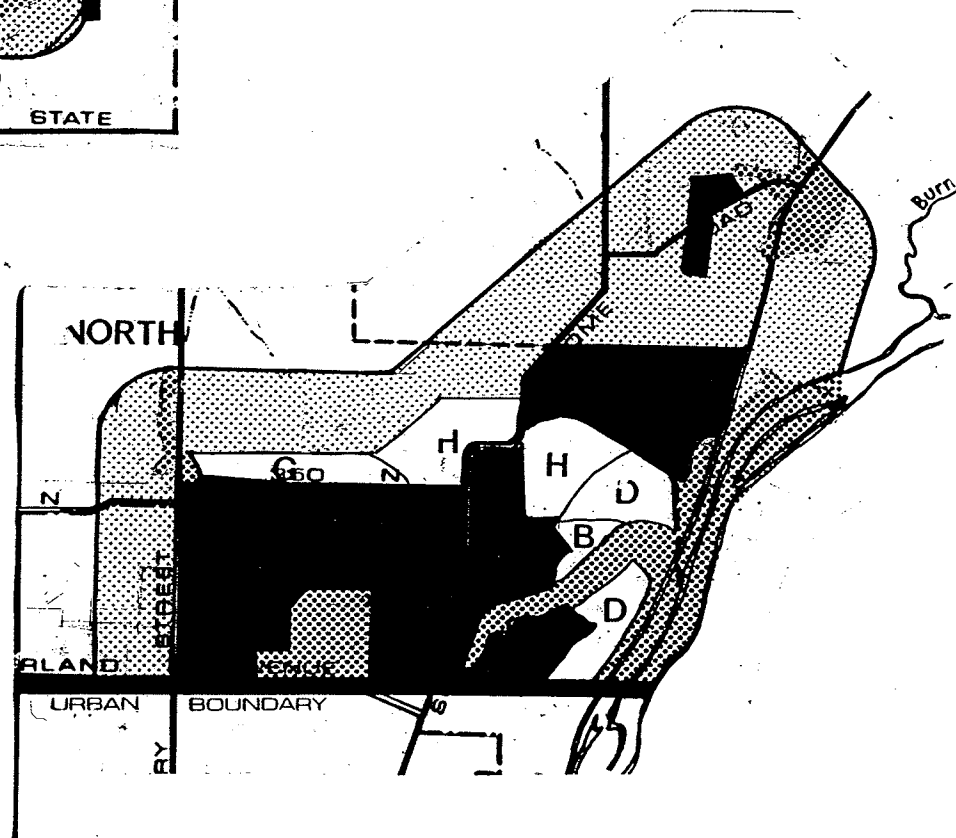
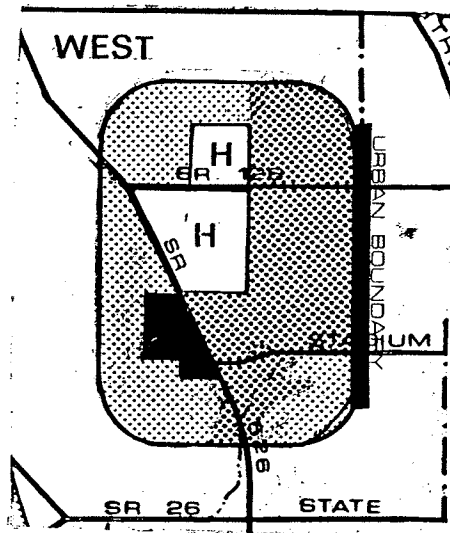


RESIDENTIAL USE POTENTIAL CATEGORIES

		Densities			
Impervious Surface Ratios		Rural	Low	Moderate	High
	Low	A	B	C	D
	Moderate	E	F	G	H
	High	I	J	K	L

-  Residential Expansion Areas
-  Existing Residential Use Areas
-  Flood Plains And All Open Space Land Uses
-  All Other Land Uses

RESIDENTIAL EXPANSION NORTH AND WEST SECTORS



RESIDENTIAL USE POTENTIAL CATEGORIES

Densities

In Surface Ratios		Rural	Low	Moderate	High
	Low	A	B	C	D
	Moderate	E	F	G	H
	High	I	J	K	L





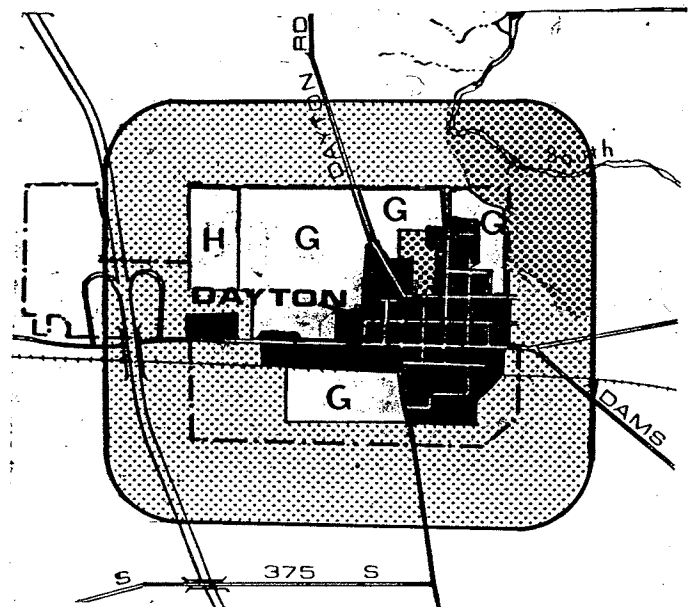
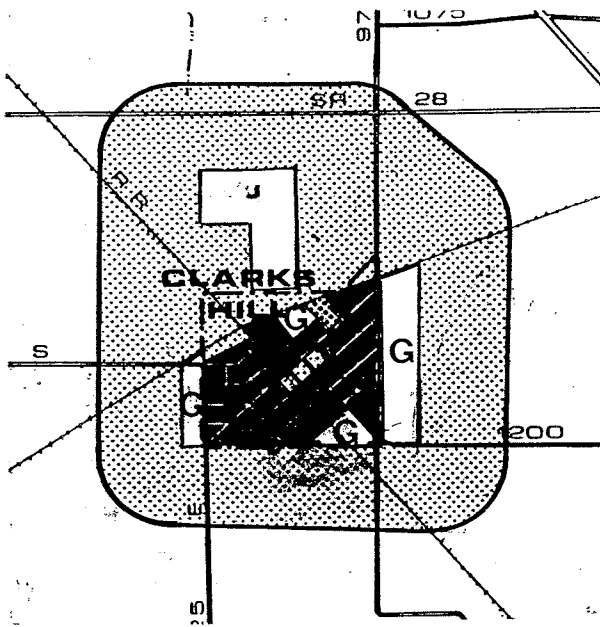
-  Residential Expansion Areas
-  Existing Residential Use Areas
-  Flood Plains And All Open Space Land Uses
-  All Other Land Uses

Figure XVIII





RESIDENTIAL EXPANSION DAYTON AND CLARKS HILL



RESIDENTIAL USE POTENTIAL CATEGORIES

Densities

Impervious Surface Ratios		Rural	Low	Moderate	High
	Low	A	B	C	D
	Moderate	E	F	G	H
	High	I	J	K	L

-  Residential Expansion Areas
-  Existing Residential Use Areas
-  Flood Plains And All Open Space Land Uses
-  All Other Land Uses

developable only to rural densities, or to high impervious surface ratios. Thus the only use potential categories appearing in these expansion areas are those designated by the letters B, C, D, F, G and H.) Table XXXV provides a summary of Phase I residential expansion acreage and realistic development potential within the major designated areas.

Table XXXV
Residential Expansion Sector Summary

General Expansion Sector	No. of acres designated	Pct. of total Phase I residential acreage	No. of potential new units	Pct. of total Phase I residential potential
South of Lafayette	2,130	67	8,000	67
East of Lafayette	470	15	900	8
Around W. Lafayette	270	8	1,400	12
Dayton and Clarks Hill	320	10	1,650	14
Totals	3,190	100	11,950	100*

* Does not add because of rounding.

Source: Area Plan Commission Staff Analysis.

Of the 1,450 acres designated as Phase II residential expansion sectors, about 80 percent lies within Tippecanoe Township, with the remainder located in Wabash Township. This reserve acreage has an additional potential for over 8,300 new dwelling units, about 88 percent of them within the Tippecanoe Township expansion sectors. The reader is referred to the text and graphics of the

Land Use Element of the Comprehensive Plan for Tippecanoe County
(Volume 2) for the specific location of Phase II residential
expansion sectors.

HOUSING POLICIES

The policy statements which follow were formulated from multiple sources. The process was initiated when the Area Plan Commission adopted Goals and Objectives in July 1976, including a residential development goal, and objective and action statements. The previous sections of this Housing Element have provided an inventory and analysis of the existing housing situation, a projection of housing unit needs, including the needs of low- and moderate-income households, and the locational aspect of housing expansion. Various agencies concerned with housing policy in Tippecanoe County have also provided input at a policy forum held in April 1981. Representatives from the Cities of Lafayette and West Lafayette Community Development Departments, Lafayette Housing Authority, Lafayette Community Agencies Housing Task Force and Joint Commission on Housing were in attendance.

There are three broad housing policy areas which local government can reasonably address: availability, affordability and compatibility of housing. Sufficient housing must be available for all residents, both new housing and the maintenance and rehabilitation of the existing housing stock. There is an urgent need to ensure that the available supply of housing is affordable now and in the future. It is that portion of housing cost which can be reduced by public policy that requires careful examination. Thus, the adoption of the Unified Subdivision Ordinance of Tippecanoe County in 1980 by participating jurisdictions of the Area Plan Commission has simplified land division procedures, thereby helping to reduce housing costs. The compatibility of residential development with environmental concerns, including the preservation of non-renewable resources and surrounding development, is essential to the quality of life in this community. The enforcement of effective zoning regulations, including the establishment of performance standards, can help to ensure housing compatibility.

Availability

The construction of new housing to meet future demand must be accompanied by a continuing program for conserving and rehabilitating existing housing. To increase the supply of housing, existing housing must be maintained. This means investing resources in the older neighborhoods of Lafayette and West Lafayette and aging portions of existing subdivisions.

Government housing subsidies are in many cases the only way that housing can be provided to some low- and moderate-income households. It is an important way to guarantee an adequate supply of decent housing for many of the lowest income residents of the County.

Residential development, however, should be adequately provided with all necessary residential services and facilities. The Area Plan Commission, through its review powers, encourages federally-assisted housing to be located within easy access of public services and facilities.

Housing availability also implies that there must be major emphasis placed on the provision of a broader range of housing types, sizes, and costs in the County. The use of available Planned Development zoning techniques can be an excellent approach to well-planned new development offering a variety of housing types, costs and sizes coordinated with residential facilities and services. The flexibility of performance standard zoning would make it easier for the developer to provide varying sizes and types of housing.

The adoption of the shared housing amendment to the Unified Zoning Ordinance by four of the five participating jurisdictions has also stimulated the availability of housing, at least in the vicinity of Purdue University.

Affordability

Housing costs in Tippecanoe County have been rising rapidly in recent years. The modestly priced new single family home and apartment is becoming a thing of the past. There is no simple or single solution to reducing the cost of housing. An adequate

response to the affordability problem will be dependent largely on developers, builders, lending institutions and general economic conditions. However, to the extent that local land use regulations can be streamlined, simplified and coordinated, housing costs can be reduced.

In response, the Area Plan Commission has implemented a number of techniques to streamline land use regulations. The recently revised and adopted Unified Subdivision Ordinance provides for the fast-track processing of minor subdivision applications, the exemption of numerous types of land divisions, an extremely simplified review for simple land divisions called parcelizations, and reduced right-of-way and pavement width requirements.

The need for varying types and sizes of housing has been indicated previously as an availability concern. However, the provision of a greater variety of housing types and ownership options has significant impacts on the affordability of housing. Such housing types as zero-lot-line, patio and town house, use shared walls, increased densities, decreased infrastructure and more effective use of land to lower purchase price, while also adding benefits such as increased open space. The Planned Development zoning classification encourages variety in type, design and layout of sites and buildings. Planned Developments have not yet lived up to their potential in this community, but the approach can reduce costs and ensure the quality of the environment.

Compatibility

The third broad policy area relates to the appropriateness of the physical location of housing. This has implications for both existing neighborhoods and future development and can be viewed from both environmental and developmental perspectives. Quality living areas require residential development to be compatible with the environment. The enactment of performance standard zoning can be a very effective method of mitigating environmental impacts of residential development. The performance approach

to zoning regulates residential development primarily on the basis of three variables: open space ratio, impervious surface ratio and density.

The compatibility of residential development also depends on coordinating residential development with other land uses, facilities and services. The process of leapfrogging development onto cheaper land in unserviced areas can be inconvenient to its residents, inefficient in use of services and energy, wasteful of agricultural land resources and costly in the long run. Compact growth will reduce commuting and promote more efficient energy use. In addition residential compatibility can effect energy usage through site planning and building design, such as the protection of solar access.

Policy Statements

In order to achieve the fundamental objectives of providing opportunities for sufficient housing to meet the needs of all citizens, minimizing the cost of construction of such housing, and maximizing the compatibility of housing within our natural and man-made environments, the Tippecanoe County Area Plan Commission and its five participating jurisdictions adopt the following set of policies:

1. Relevant portions of the text of the Unified Zoning Ordinance are to be rewritten to establish performance standards (with regard to density, impervious surface ratio and open space) within residential development zones.
2. Zoning maps are to be revised to accommodate the findings of the Residential Land Use Potentials Study with its ample opportunities for housing expansion.
3. The feasibility of permitting residential density bonuses to developers within a framework of residential performance standard zoning is to be explored, in order to encourage the provision of affordable housing to all segments of the community.

4. The Unified Zoning and Subdivision Ordinances are to be reviewed with regard to the protection of solar access in order to lessen dependence on non-renewable energy sources.
5. The Area Plan Commission is to consider recertifying to the Lafayette City Council the "shared housing" amendment to the Unified Zoning Ordinance, to foster housing availability and affordability, and to reestablish uniformity within the ordinance amongst jurisdictions.
6. The Area Plan Commission and its participating jurisdictions are to continue efforts to streamline and coordinate review processes involved in the development of residential properties, and to ensure the uniform enforcement of all regulations pertaining to land use and building construction, in order to reduce unnecessary delays and concomitant costs without sacrificing essential public safeguards.
7. The staff of the Area Plan Commission and the Community Development Departments of Lafayette and West Lafayette are to combine efforts in formulating detailed and specific neighborhood plans, policies and implementable programs.
8. Neighborhood stability is to be promoted through a program of strong, equitable code enforcement, and continuing public investment in the maintenance of public facilities and services. Neighborhood associations are to be encouraged and permitted active participation in decision-making activities. Lending institutions are to be encouraged to provide neighborhood residents with a sufficient supply of home improvement financing. The feasibility of tax deferral or abatement programs designed to encourage housing rehabilitation is to be explored. Any infill construction is to mirror the existing physical character of the neighborhood.

9. Residential areas requiring major intervention, including the development of underutilized sites and the redevelopment of significantly deteriorating segments of neighborhoods, are to be carefully selected, and sensitively planned and developed, in order to minimize disruption and maximize compatibility with historic neighborhood patterns.
10. Significant new residential construction, regardless of density and configuration, is to be constructed only in the presence of, or in conjunction with sufficient levels of public services and facilities. Housing specifically intended to serve low- and moderate-income and student populations is to be built within reasonable proximity to major shopping facilities and established public transportation routes.
11. In relation to established needs multi-family development should be encouraged on lands located near major activity centers.
12. Federal and state agencies providing housing construction loans and rental assistance programs are to be encouraged to more closely monitor local housing needs in an effort to provide balanced and stable assistance to local residents and home builders.
13. Within a context of providing sufficient and appropriate housing to all segments of the community, special attention is to be given to meeting the housing needs of our community's lowest income families and elderly poor. In keeping with established Federal policy, scattered-site construction, infilling and mixed-income development are to be encouraged to prevent economic segregation within the community.

14. To further foster availability and affordability of housing in a changing economy, the local development community is to be encouraged to utilize available procedures to build new types of housing specifically designed to meet the needs of smaller households, save land costs and reduce required infrastructure, while providing sufficient living space and maintaining residential privacy.

APPENDICES

Table XXXVI

MAJOR APARTMENT COMPLEX ACTIVITY SUMMARY (AS OF APRIL 1981)

Name	No. Units	Acres	Subdivision Approval Status (1)	HUD Assistance Sought(2)	Obtained	EDC Bonding Sought	Obtained	Under Construction
<u>LAFAYETTE</u>								
L1 Unnamed	100	9.0	A	D4/8(20)				
L2 Chauncey Village	204	19.7	G	D4	X			complete
L3 Pheasant Run VII	180	10.1	E	D4	X	X	X	X
L4 Twickenham	200	17.0	C	D4/8(40)	X	X	X	X
L5 Villa East	220	17.0	A	D4/8(44)	X			
<u>WEST LAFAYETTE</u>								
W1 Franklin Park	120	10.0	A	D4	X	X	X	X
W2 PRF (Russell St. sites)	96	2.4	A					X
W3 Peppermill Village	192	13.0	G	D4	X			X
W4 Richfield	104	7.2	G	D4/8(104)	X			complete
W5 Unnamed	144	21.6	A	D4/8(29)	X			
<u>TIPPECANOE COUNTY</u>								
T1 Blackbird	200	17.0	A	D4/8(40)				site prep.
T2 Briarwood	100	12.1	C	D4/8(100)	X			
T3 Elston Village	80	9.5	A	202/8(80)				
T4 The Bluffs	177	12.9	F	D4				
T5 Timber Edge II	400+	31.6	A					
T6 Timber Ridge	168	22.5	A	D4/8(34)				
T7 Weston Woods	64	6.8	A	D4/8(64)				
T8 Wilderwood	152	16.8	A	D4/8(31)				

NOTES:

- (1) Subdivision Approval Status:
 A-No request filed yet
 B-Sketch plan approved
 C-Preliminary plat approved
 D-Final plat approved
 E-Parcelized
 F-Zoned PDR
 G-Building permits issued without benefit of subdivision process

- (2) Types of HUD Assistance Sought (See Appendix B for a description of programs):
 D4-Section 221(d)(4) Mortgage Insurance
 D4/8-Mortgage Insurance, plus Section 8 Rental Assistance Subsidies for No. Units shown in parentheses
 202/8-Section 202 Housing for Elderly Construction Loan, plus Section 8 Subsidies

Source: Tippecanoe County Area Plan Commission Staff, 1981.

Appendix B

Federally Assisted
Housing Programs
in Tippecanoe County

Source:

1980 Catalog of Federal Domestic Assistance
Superintendent of Documents
Government Printing Office
Washington, D.C. 20402

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING-FEDERAL HOUSING COMMISSIONER

14.103 INTEREST REDUCTION PAYMENTS— RENTAL AND COOPERATIVE HOUSING FOR LOWER INCOME FAMILIES

(236)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT

AUTHORIZATION: National Housing Act, as amended in 1968, Section 236; Public Law 90-448; 12 U.S.C. 1715.

OBJECTIVES: To provide good quality rental and cooperative housing for persons of low-and moderate-income by providing interest reduction payments in order to lower their housing costs.

TYPES OF ASSISTANCE: Direct Payments for Specified Use; Guaranteed/Insured Loans.

USES AND USE RESTRICTIONS: HUD insures lenders against losses on mortgage loans. Insured mortgages may be used to finance the construction or rehabilitation of rental or cooperative detached, semidetached, row, walk-up, or elevator-type structures. The unit mortgage limits for nonprofit mortgagors are as follows: efficiency, \$21,563; one bedroom, \$24,662; two bedrooms, \$29,984; three bedrooms, \$38,379; four or more bedrooms, \$42,756. Unit mortgage limits are somewhat higher for elevator type structures. In areas where cost levels so require, limits per family unit may be increased up to 50 percent.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Eligible mortgagors include nonprofit, cooperative, builder-seller, investor-sponsor, and limited-distribution sponsors. Public bodies do not qualify as mortgagors under this program.

Beneficiary Eligibility: Families and individuals, including the elderly and handicapped or those displaced by government action or natural disaster, eligible to receive the benefits of the subsidies must fall within certain income limits as determined locally on a case-by-case basis. Families with higher incomes may occupy apartments, but may not benefit from subsidy payments.

Credentials/Documentation: Documentation regarding the characteristics of the property and qualifications of the mortgagor is submitted with the application.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: Documentation regarding property characteristics and mortgagor qualifications is assembled by the mortgagee and submitted with the application. The sponsor will have a preapplication conference with the local HUD field office with multifamily processing. Applications are subject to State and area-wide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised). An environmental impact statement is required for this program. (No new applications for project mortgage insurance are being accepted.)

Application Procedure: Sponsors submit FHA Form No. 2013, Application and other documentation for FHA Review of Proposed Development, to local HUD field office with multifamily processing. (No new applications for project mortgage insurance are being accepted.)

Award Procedure: The local office reviews the application to determine site appraisal and market analysis. Market need, correct zoning, environmental assessment and value of site fully improved are considered. The local office grants feasible proposals a tentative reservation of contract authority, and the sponsor is invited to apply for mortgage commitment, at which stage(s) further technical processing is completed. (No new applications for project mortgage insurance are being accepted.)

Deadlines: No new applications are being accepted.

Range of Approval/Disapproval Time: Not applicable.

Appeals: Not applicable.

Renewals: Not applicable.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: Assistance payments are made monthly by HUD to the mortgagee, and may bring the effective interest rate paid by the mortgagor down to as low as one percent. Benefits received in this way are passed on to those families qualifying for assistance. Assisted families are required to pay for rent at least 25 percent of their adjusted income (income after certain allowable deductions), but not in excess of the fair market rent.

Length and Time Phasing of Assistance: The mortgage term normally extends for 40 years. Interest reduction payments may extend for the full term of the mortgage. For individual families, assistance ceases when their income exceeds the maximum allowable for receiving the benefits of subsidy.

POST ASSISTANCE REQUIREMENTS:

Reports: Any change of the mortgagor during the period of mortgage insurance must be approved by HUD. Defaults in meeting the mortgage terms must be reported. All mortgagors are required to submit an annual financial statement to HUD. Approved mortgagees, upon request by HUD, must furnish a copy of their latest financial statement.

Audits: The Department of Housing and Urban Development reserves the right to audit the accounts of either the mortgagee or mortgagor in order to determine their compliance and conformance with FHA regulations and standards.

Records: Tenant applications for assistance payments and annual recertifications must be forwarded to the Insuring or Area Office by the sponsor. Regular financial reports are also required. Mortgagees must service and maintain records in accordance with acceptable mortgage practices and HUD regulations.

FINANCIAL INFORMATION:

Account Identification: 86-0148-0-1-604; 86-0139-0-1-604; 86-4070-0-3-371.

Obligations: (Use of appropriation to liquidate contract authority) (Housing payments) FY 79 \$640,953,000; FY 80 est \$643,000,000; and FY 81 est \$638,000,000. Except as necessary to meet bona fide commitments which cannot be met under the Lower Income Housing Assistance program, reservations for additional projects will not be made under the program.

Range and Average of Financial Assistance: See USES AND USE RESTRICTIONS.

PROGRAM ACCOMPLISHMENTS: In fiscal year 1979, 398 units were insured for a value of \$12,742,700. Cumulative totals through September 30, 1979 are 463,179 units insured with a value of \$7,967,517,667.

REGULATIONS, GUIDELINES, AND LITERATURE: Fact Sheet: Rental and Co-op Housing for Lower Income Families. No charge; 24 CFR 236 et seq.

INFORMATION CONTACTS:

Regional or Local Office: Contact the appropriate local HUD Office listed in the Catalog address appendix.

Headquarters Office: For Production Information: Director, Multifamily Development Division, Office of Multifamily Housing Development, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-9280. For Management Information: Director, Office of Multifamily Housing and Occupancy Management, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-5866.

RELATED PROGRAMS: 10.405, Farm Labor Housing Loans and Grants; 14.124, Mortgage Insurance-Investor Sponsored Cooperative Housing; 14.126, Mortgage Insurance-Management Type Cooperative Projects; 14.134, Mortgage Insurance-Rental Housing; 14.137, Mortgage Insurance-Rental and Cooperative Housing for Low and Moderate Income Families, Market Interest Rate; 14.141, Nonprofit Sponsor Assistance Program; 14.149, Rent Supplements-Rental Housing for Lower Income Families; 14.158, Public Housing-Modernization of Projects.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

14.105 INTEREST REDUCTION—HOMES FOR LOWER INCOME FAMILIES

(235(i))

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AUTHORIZATION: National Housing Act, as amended in 1968, Section 235(i); Public Law 90-448; 12 U.S.C. 1715(b), 1715(z); Public Law 94-375, 12 U.S.C. 1715z.

OBJECTIVES: To make homeownership more readily available to lower income families by providing interest reduction payments on a monthly basis to lenders on behalf of the lower income families.

TYPES OF ASSISTANCE: Direct Payments for Specified Use; Guaranteed/Insured Loans.

USES AND USE RESTRICTIONS: HUD insures lenders against losses on mortgage loans. These loans may be used to finance the purchase of a new or substantially rehabilitated single-family dwelling or condominium unit approved prior to beginning of construction or beginning of substantial rehabilitation. Maximum insurable loans for an occupant mortgagor are as follows: 3-bedroom home, \$32,000, or up to \$38,000 in high cost areas. For a large family, the limit for a 4-bedroom home is \$38,000, or up to \$44,000 in high cost areas. Insured loans may also be used to finance the purchase of a mobile home consisting of two or more modules and a lot on which such mobile home is or will be situated.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Families, handicapped persons or single persons 62 years old or older are eligible to receive the benefits of the subsidies and the mortgage insurance if they fall within established income limitations and are otherwise eligible as explained in program literature.

Beneficiary Eligibility: Same as Applicant Eligibility.

Credentials/Documentation: Documentation regarding the characteristics of the property and the qualifications of the purchaser is assembled by the mortgage lender submitting the application.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: Application conference with the mortgage lender submitting the application is suggested. Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised). HUD Regional and field Offices will transmit a copy of the initial application to the appropriate State clearinghouses and metropolitan or regional clearinghouses. An environmental impact statement is required for this program.

Application Procedure: Application, along with necessary exhibits, is submitted to local HUD Field Office through the approved mortgage lender.

Award Procedure: The HUD office informs the mortgage lender of approval or disapproval.

Deadlines: None.

Range of Approval/Disapproval Time: Normal processing time is 7 days for approval of the property and 3 days for approval of the home purchaser.

Appeals: HUD will state the reason for refusing an application. The applicant may reapply, subject to concurrence of the mortgage lender.

Renewals: Not applicable.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: For eligible families, down payment must be 3 percent of the acquisition cost. Assistance payments are made monthly to the lender and may reduce the effective interest rate paid by the homeowner to as low as 4 percent. Assisted families are required to pay at least 20 percent of their adjusted income (gross income after certain allowable deductions) for mortgage payment.

Length and Time Phasing of Assistance: Interest reduction payments may extend for the full mortgage term, but cease when the assisted family's income exceeds the maximum allowable for receiving the benefits of the subsidy. The mortgage term may extend for 30 years.

POST ASSISTANCE REQUIREMENTS:

Reports: To allow the proper adjustment in the subsidy, the purchaser is required to recertify his income and family status annually.

Audits: Same as Reports. The Department of Housing and Urban Development reserves the right to audit the accounts of mortgage lenders to determine compliance with the regulations and standards.

Records: Forms to be used for recertifications are supplied by the mortgage lenders and all lenders are required to maintain records in accordance with acceptable mortgage practices.

FINANCIAL INFORMATION:

Account Identification: 86-0139-0-1-604; 86-0148-0-1-604; 86-4070-0-3-371.

Obligations: (Use of appropriation to liquidate contract authority) (Housing payments) For the original program, FY 79 \$81,977,000; FY 80 est \$56,000,000; and FY 81 est \$51,000,000. For the revised program, FY 79 \$18,735,000; FY 80 est \$40,000,000; and FY 81 est \$97,000,000.

Range and Average of Financial Assistance: Estimated average \$327 per year in interest subsidy payments per unit for the original program and \$1,013 per unit per year for the revised program.

PROGRAM ACCOMPLISHMENTS: In fiscal year 1979, 44 units were insured under the original program with a value of \$708,850 and 13,662 units were insured under the revised program with a value of \$465,762,078. Cumulative totals through September 30, 1979 are 473,032 units insured with a value of \$8,456,660,790 for the original program and 26,384 units insured with a value of \$824,592,915 under the revised program.

REGULATIONS, GUIDELINES, AND LITERATURE: HUD Handbook, FHA 4210.1, "Homeownership for Lower Income Families;" 24 CFR 235.1 et seq; Fact Sheet: "HUD's Homeownership Subsidy program," no charge.

INFORMATION CONTACTS:

Regional or Local Office: Contact the appropriate HUD Field Office listed in the address appendix.

Headquarters Office: For Production Information: Director, Single Family Development Division, Office of Single Family Housing, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-6720. For Management Information: Director, Single Family Loan Servicing Division, Office of Single Family Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-6700.

RELATED PROGRAMS: 14.110, Mobile Home Loan Insurance-Financing Purchase of Mobile Homes as Principal Residences of Borrowers; 14.112, Mortgage Insurance-Construction or substantial Rehabilitation of Condominium Projects; 14.117, Mortgage Insurance-Homes; 14.120, Mortgage Insurance-Homes for Low and Moderate Income Families; 14.124, Mortgage Insurance-Investor Sponsored Cooperative Housing; 14.126, Mortgage Insurance-Management Type Cooperative Projects; 14.133, Mortgage Insurance-Purchase of Units in Condominiums; 14.147, Low Income Housing-Home Ownership for Low-Income Families; 15.115, Indian Housing-Development.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

14.135 MORTGAGE INSURANCE—RENTAL HOUSING FOR MODERATE INCOME FAMILIES (221(d) (4))

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AUTHORIZATION: National Housing Act, as amended in 1959, Section 221; Public Law 86-372; 12 U.S.C. 1715(1).

OBJECTIVES: To provide good quality rental housing within the price range of low and moderate income families.

TYPES OF ASSISTANCE: Guaranteed/Insured Loans.

USES AND USE RESTRICTIONS: HUD insures lenders against loss on mortgages. Insured mortgages may be used to finance construction or rehabilitation of detached, semidetached, row, walkup, or elevator-type rental housing containing 5 or more units. The unit mortgage limits for non-elevator apartments are as follows: efficiency, \$19,406; one bedroom, \$22,028; two bedrooms, \$26,625; three bedrooms, \$33,420; four or more bedrooms, \$37,870. Unit mortgage limits are somewhat higher for elevator-type structures. In areas where cost levels so require, limits per family unit may be increased up to 75 percent. Rental rates must permit occupancy by moderate income families and rents may be paid by the families or with Section 8 rental assistance.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Profit motivated sponsors, limited distribution and nonprofit sponsors, and others who meet FHA requirements for mortgagors.

Beneficiary Eligibility: All families are eligible to occupy a dwelling in a structure whose mortgage is insured under the program, subject to normal tenant selection.

Credentials/Documentation: Documentation regarding the characteristics of the property and the qualifications of the mortgagor are assembled by the mortgagee and submitted with the application.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: The sponsor will have an initial conference with the local HUD field office which does multifamily processing to determine the preliminary feasibility of the project before a site appraisal and market analysis application is submitted. HUD Regional and Area Offices will transmit a copy of the commitment application to the appropriate State clearinghouses and metropolitan or regional clearinghouses. Applications are subject to State and areawide clearinghouses review pursuant to procedures of Part I, Attachment A of OMB Circular No. A-95 (revised). An environmental assessment is required for this program.

Application Procedure: The sponsor submits a formal application through an FHA-approved mortgagee to the local HUD field office which does multifamily processing.

Award Procedure: If the project meets program requirements, the HUD Field Office issues a commitment to insure the mortgage to the lender.

Deadlines: Deadlines are established on a case-by-case basis by the local HUD office, and are mutually agreed to at the pre-commitment conference.

Range of Approval/Disapproval Time: Processing time, depending upon the degree of preparation by the sponsor, will range from 3 to 9 months.

Appeals: If an application for mortgage insurance is refused, HUD will state the reasons for the refusal. If reapplication is desired, the applicant may reapply subject to concurrence of the lender.

Renewals: The term of a commitment to insure may be extended under certain circumstances when more time is required.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: The maximum amount of the loan would be equal to 90 percent of the estimated replacement cost in most cases. The current maximum permissible interest rate is 13 percent plus .5 percent for mortgage insurance premium. The HUD site appraisal and market analysis application and commitment fee is \$3 per \$1,000 of the mortgage amount. The HUD inspection fee may not exceed \$5 per \$1,000 of the mortgage amount.

Length and Time Phasing of Assistance: The mortgage term is 40 years, or not appreciably in excess of 3/4 of the remaining economic life, whichever is less.

POST ASSISTANCE REQUIREMENTS:

Reports: Any change of the mortgagor during the period of mortgage insurance must be approved by FHA. Defaults in meeting the mortgage terms must be reported. All mortgagors are required to submit an annual financial statement to FHA. All approved mortgages at any time upon request by FHA must furnish a copy of their latest financial statement.

Audits: The Department of Housing and Urban Development reserves the right to audit the accounts of either the mortgagee or mortgagor in order to determine their compliance and conformance with FHA regulations and standards.

Records: Mortgagees are required to service and maintain records in accordance with acceptable mortgage practices of prudent lending institutions and the FHA regulations.

FINANCIAL INFORMATION:

Account Identification: 864070-0-3-371.

Obligations: (Mortgages insured) reported under program No. 14.137.

Range and Average of Financial Assistance: See USES AND USE RESTRICTIONS.

PROGRAM ACCOMPLISHMENTS: Reported under program No. 14.137.

REGULATIONS, GUIDELINES, AND LITERATURE: 24 CFR 221 et seq.; Fact Sheet: Rental Housing for Moderate Income Families, no charge; HUD Handbook 4560.2, Mortgage Insurance for Moderate-Income Housing Projects, Section 221 (d)(4), no charge.

INFORMATION CONTACTS:

Regional or Local Office: Persons are encouraged to communicate with the nearest local HUD Office listed in the Catalog address appendix.

Headquarters Office: Director, Multifamily Development Division, Office of Multifamily Housing Development, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-9280.

RELATED PROGRAMS: 14.134, Mortgage Insurance-Rental Housing; 14.137, Mortgage Insurance-Rental and Cooperative Housing for Low and Moderate Income Families, Market Interest Rate.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

14.137 MORTGAGE INSURANCE-RENTAL AND COOPERATIVE HOUSING FOR LOW AND MODERATE INCOME FAMILIES, MARKET INTEREST RATE (221(d)(3) Market Rate)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AUTHORIZATION: National Housing Act, as amended in 1954, Section 221; Public Law 83-560; 12 U.S.C. 1715(1).

OBJECTIVES: To provide good quality rental or cooperative housing within the price range of low- and moderate-income families.

TYPES OF ASSISTANCE: Guaranteed/Insured Loans.

USES AND USE RESTRICTIONS: HUD insures lenders against loss on mortgages. Insured mortgages may be used to finance construction or rehabilitation of rental or cooperative detached, semi-detached, row, walk-up, or elevator structures, or to finance the purchase of properties which have been rehabilitated by a local public agency. Such housing must have five or more units. The unit mortgage limits for non-elevator apartments are as follows: efficiency, \$19,406; one bedroom, \$33,195; two bedroom, \$26,985; three bedroom, \$34,541; four or more bedrooms, \$38,480. Unit mortgage limits are somewhat higher for elevator-type structures and nonprofit mortgagors. In areas where cost levels so require, limits per family unit may be increased up to 75 percent. Most

rent supplement projects were built under this program although this program is also used independently of rent supplement. Rental rates must permit occupancy by moderate income families and rents may be paid by the families or with Section 8 rental assistance.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Eligible sponsors include public, nonprofit, cooperative, builder-seller, investor-sponsor, limited distribution mortgagors and general mortgagors.

Beneficiary Eligibility: All families are eligible to occupy a dwelling in a structure whose mortgage is insured under the program, subject to normal tenant selection requirements for private rental housing. Low-income families may qualify for rent supplement benefits when the mortgagor has qualified for this assistance. A preference must be given to displacees.

Credentials/Documentation: A nonprofit sponsor must receive from FHA, certification of eligibility prior to submission of a formal project application.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: The sponsor will have an initial conference with the local HUD Area or Insuring Office to determine the preliminary feasibility of the project before a site appraisal and market analysis application is submitted. Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised). An environmental impact statement is required for this program.

Application Procedure: The sponsor submits a formal application through an FHA-approved mortgagee to the local HUD field office which does multifamily processing.

Award Procedure: The local HUD office reviews the application in order to determine whether the proposal is feasible. Considerations include market need, zoning, architectural merits, capabilities of sponsors, availability of community resources, etc.

Deadlines: Deadlines are established on a case-by-case basis by the local HUD office, and are mutually agreed to at the pre-commitment conference.

Range of Approval/Disapproval Time: Processing time, depending upon the degree of preparation by the sponsor, will range from 6 to 9 months.

Appeals: If an application for mortgage insurance is refused, HUD will state the reasons for the refusal. If reapplication is desired, the applicant may reapply subject to concurrence of the lender.

Renewals: The term of a commitment to insure may be extended when more time is required.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: For limited distribution mortgagors, the maximum amount of the loan would be equal to 90 percent of the estimated replacement cost in most cases. The current maximum permissible interest rate is 13 percent plus 1/2 percent for mortgage insurance premium. For other mortgagors the maximum amount of the loan would be equal to 100 percent of the estimated replacement cost in most cases.

Length and Time Phasing of Assistance: The mortgage term is 40 years, or not appreciably in excess of three-fourths of the remaining economic life, whichever is less.

POST ASSISTANCE REQUIREMENTS:

Reports: Any change of the mortgagor during the period of mortgage insurance must be approved by FHA. Defaults in meeting the mortgage terms must be reported. All mortgagors are required to submit an annual financial statement to FHA. All approved mortgagees at any time upon request by FHA must furnish a copy of their latest financial statement.

Audits: The Department of Housing and Urban Development reserves the right to audit the accounts of either the mortgagee or mortgagor in order to determine their compliance and conformance with FHA regulations and standards.

Records: Mortgagees are required to service and maintain records in accordance with acceptable mortgage practices of prudent lending institutions and the FHA regulations.

FINANCIAL INFORMATION:

Account Identification: 86-4070-0-3-371.

Obligations: (Mortgages insured-including funding for 14.135) FY 79 \$1,960,446,755; FY 80 est \$2,093,49,000; FY 81 est \$2,398,455

Range and Average of Financial Assistance: See USES AND RESTRICTIONS

PROGRAM ACCOMPLISHMENTS: In fiscal year 1979, 70,249 units valued at \$1,960,446,755 were insured. Cumulative totals through September 30, 1979 are 771,327 units valued at \$13,633,539,651.

REGULATIONS, GUIDELINES, AND LITERATURE: Fact Sheet: Rental Housing (Market Interest Rate) for Low and Moderate Income Families (Mortgage Insurance), no charge; Section 221(d)(3) Market Interest Rate for Project Mortgage Insurance, HUD Handbook 4560.1, no charge; 24 CFR 221 et seq.

INFORMATION CONTACTS:

Regional or Local Office: Contact the appropriate local HUD office listed in the Catalog address appendix.

Headquarters Office: For production information: Director, Multifamily Development Division, Office of Multifamily Housing Development, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-9280; for management information: Director, Office of Multifamily Housing Management and Occupancy, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-5866.

RELATED PROGRAMS: 10.415, Rural Rental Housing Loans; 14.103, Interest Reduction Payments-Rental and Cooperative Housing for Lower Income Families; 14.124, Mortgage Insurance-Inventor Sponsored Cooperative Housing; 14.126, Mortgage Insurance-Management Type Cooperative Projects; 14.134, Mortgage Insurance-Rental Housing; 14.135, Mortgage Insurance-Rental Housing for Moderate Income Families; 14.149, Rent Supplements-Rental Housing for Lower Income Families.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

14.156 LOWER-INCOME HOUSING ASSISTANCE PROGRAM (SECTION 8)

(Section 8—Housing Assistance Payments Program for Lower Income Families)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AUTHORIZATION: Housing Act of 1937, Public Law 75-412; 42 U.S.C. 1401-1435, as amended by the Housing and Community Development Act of 1974, Public Law 93-383; 88 Stat. 662, 42 U.S.C. 1437f; the Supplemental Housing Authorization Act of 1977, Public Law 95-24; 91 Stat. 53; and the Housing and Community Development Act of 1977, Public Law 95-128; 91 Stat. 1111; Housing and Community Development Amendments of 1978, Public Law 95-557; 92 Stat. 2080.

OBJECTIVES: To aid lower-income families in obtaining decent, safe and sanitary housing in private accommodations and to promote economically mixed existing, newly constructed, and substantially and moderately rehabilitated housing.

TYPES OF ASSISTANCE: Direct Payments for Specified Use; Project Grants.

USES AND USE RESTRICTIONS: Provides housing assistance payments to participating private owners and Public Housing Agencies to provide decent, safe and sanitary housing for lower and very low-income families at rents they can afford. Housing assistance payments are used to make up the difference between maximum approved rent due to the owner for the dwelling, which is reasonable in relation to comparable market units and the occupant family's required contribution towards rent. Assisted families are required to contribute not less than 15, nor more than 25 percent of their adjusted family income toward rent.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Any private owner (profit-motivated and non-profit, cooperative, or an authorized public housing agency (any State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of housing for low-income families).

Beneficiary Eligibility: Very low-income families (whose income does not exceed 50 percent of the median income for the area as determined by the Secretary with adjustments for smaller and larger families); lower income families (whose income does not exceed 80 percent of the median income for the area adjusted for family size). A very low income or lower income single person who is elderly, disabled or handicapped, displaced, or the remaining member of an eligible tenant family is also eligible. At least 30 percent of the families assisted should be very low income families with gross incomes not in excess of 50 percent of area median income.

Credentials/Documentation: In the Existing Housing and Moderate Rehabilitation Program, the Public Housing Agency must support its application by furnishing data that the program proposed is consistent with any applicable Local Housing Assistance Plan. In the absence of such a Plan, demonstrate that the proposed program is responsive to the condition of the housing stock in the community and the housing assistance needs of lower-income families (including the elderly, handicapped and disabled, large families and those displaced or who will be displaced) residing in or expected to reside in the community; and that there is or will be available in the area public facilities and services adequate to serve the proposed housing. In the case of a Housing Finance or Development Agency (HFDA) application, the HFDA shall provide certification that based upon an HFDA or HFDA-approved housing needs study, there is need for housing assistance for the number and size of units applied for: An application for housing to be newly constructed or substantially rehabilitated under the Section 8 HFDA program is exempt from the provisions of Section 213(a) of the HCD Act unless the unit of general local government in which the assistance is to be provided objects in its Housing Assistance Plan to the exemption. In the latter case, no application for housing may be approved by HUD unless HUD requirements implementing the provisions of Section 213 or the HCD Act have been satisfied. In the Section 8 New Construction and Substantial Rehabilitation Programs administered directly by HUD, proposals are generally submitted in response to Notifications of Fund Availability published for specific allocation areas, based on that area's Fair Share Allocations. Selections are generally made on a competitive basis. Previously submitted "pipeline" proposals which are of high quality and were found approvable but not funded in the prior fiscal year are reviewed first, when any new contract authority becomes available. If additional authority remains, HUD may consider preapproved sites, and in certain areas, permit selection of developers by local governments. Where there are set-asides for projects to be owned by local public housing agencies or to be located in HUD-approved New Communities or for other purposes, proposals may be received, processed and approved without the need to await specified acceptance periods or to undergo formal competition. In the case of a geographic area for which there is an approved Housing Assistance Plan, the Economic and Market Analysis Division of HUD field offices will examine each Plan and prepare a recommended mix, number of units by bedroom size, and elderly-nonelderly distribution, which takes into account and is consistent with the contents of the Plan. In the case of a geographic area where there is no approved Housing Assistance Plan, the Economic and Market Analysis Division of HUD field offices will prepare a recommended program mix, number of units by bedroom distribution, and elderly/nonelderly mix.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: The Chief Executive Officer of the unit of general local government in which the proposed housing is to be carried out will have an opportunity to comment on the proposed housing. Where there is an approved Housing Assistance Plan, the local government has the opportunity to object to the approval of the application on the grounds that the application is inconsistent with its Housing Assistance Plan. Where there is no Housing Assistance Plan, the local government has an opportunity to comment upon, or provide information concerning the need for housing assistance and the availability of local facilities and public services to serve the proposed housing. The cover letter will invite a response within 30 days. Within threshold limits of the Procedures for Protection and Enhancement of Environmental Quality (38FR 19182), an environmental impact statement may be required for this program. Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised).

Application Procedure: Submission of Application for Housing Assistance Payments Program (Form HUD-52515), Existing Housing; Submission of application for Housing Assistance Payments Program (Form HUD-52515A), Moderate Rehabilitation; Submission for Assignment of Portion of Set-Aside to Specific Project, Housing Finance or Development Agencies (Form HUD-52516); and submission of Preliminary Proposals in response to a HUD "Notification of Fund Availability" or other invitation for newly constructed and/or substantially rehabilitated units.

Award Procedure: The local HUD Field Office Director (or Regional administrator for Region VIII) makes final decision to authorize approval of individual applications, or approve selection of Preliminary Proposals.

Deadlines: Generally, receipt of Preliminary Proposals for newly constructed and/or substantially rehabilitated housing by HUD shall be no less than 35 calendar days after the date of the first publication in a newspaper(s) of general circulation. Generally, applications for existing and moderately rehabilitated housing should be submitted within 30 days and 60 days, respectively, from the date of HUD invitation. Modification of the deadline may be allowed, under certain circumstances. Field offices are allowed to issue open ended NOFAS for new construction family projects or substantial rehabilitation projects.

Range of Approval/Disapproval Time: Approximately 30 to 90 days for receipt and clearance of preliminary applications and preliminary proposals, contingent upon method of production.

Appeals: Not applicable.

Renewals: Not applicable.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: There are no matching requirements.

Length and Time Phasing of Assistance: Assistance payments for any unit may run for a minimum period of one month and for the following maximum periods. In the case of units under contract in the Existing program, payments may be made generally for 12 to 36 months and may be renewed for up to 180 months. For units under the Moderate Rehabilitation Program, payments may be made for up to 180 months. In the case of new or substantially rehabilitated units, payments may be made for up to 360 months (except that if the project is owned by or financed by a loan or loan guarantee from, a State or local agency, payments may run for as long as 480 months).

POST ASSISTANCE REQUIREMENTS:

Reports: Initial Estimate of Required Annual Contributions (Preliminary Costs), HUD Form 52671; Estimate of Required Annual Contributions, HUD Form 52672; Estimate of Total Required Annual Contributions, HUD Form 52673; and Requisition for Partial Payment of Annual Contributions Housing Assistance Payments Program, HUD Form 52663; Housing Owners Certification and Application for Housing Assistance Payments, HUD Form 52670; Schedule of Housing Assistance Payments Payable, HUD Form 52670A.

Audits: Periodic fiscal, occupancy, general management and maintenance audits.

Records: Those necessary to indicate compliance with Annual Contributions Contract/Housing Assistance Payments Contract.

FINANCIAL INFORMATION:

Account Identification: (Housing Payments) 86-0139-0-1-604.

Obligations: (Use of Appropriation to Liquidate Contract Authority) FY 79 \$2,560,078,000; FY 80 est \$3,580,000,000; and FY 81 est \$4,632,000,000.

Range and Average of Financial Assistance: Amount necessary to lease units and cover related administration, management and maintenance and operating expenses including utilities, not to exceed HUD approved reasonable rents for constructed or existing comparable units, offering equivalent accommodations, utilities and services, for the housing area in which the units will be located.

PROGRAM ACCOMPLISHMENTS: By the end of fiscal year 1979, a total of 898,441 units were receiving subsidies under this program.

REGULATIONS, GUIDELINES, AND LITERATURE: Section 8 Housing Assistance Payments Program, New Construction Processing Handbook, 7420.1; Substantial Rehabilitation Processing Handbook, 7420.2; Existing Housing and Moderate Rehabilitation Processing Handbook, 7420.3; Housing Finance and Development Agencies Processing Handbook, 7420.4; PHA Administrative Practices Handbook for the Section 8 Existing Housing Program, 7420.7; Regulations published in Federal Register April 22, April 26, May 13, 1976, July 6, 1977; May 4, 1979; Accounting Handbook 7420.6 dated 8/6/78 and 12/29/78.

INFORMATION CONTACTS:

Regional or Local Office: HUD Field Office listed in the Catalog address appendix that has jurisdiction over the area in which the dwellings are to be located. For Region VIII, contact the HUD Assistant Regional Administrator for Housing.

Headquarters Office: For Existing Housing and Moderate Rehabilitation - Public Housing and Indian Programs, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-6522. For New Construction and Substantial Rehabilitation - Multifamily Housing, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone (202) 755-6495.

RELATED PROGRAMS: 14.146, Low Income Housing-Assistance Program (Public Housing); 14.147, Low-Income Housing-Homeownership for Low-Income Families.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

14.157 HOUSING FOR THE ELDERLY OR HANDICAPPED (202)

FEDERAL AGENCY: HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AUTHORIZATION: Housing Act of 1959, as amended by the Housing and Community Development Act of 1974, Title II, Public Law 86-372, 12 U.S.C. 1701q, 73 Stat. 654, 667.

OBJECTIVES: To provide for rental or cooperative housing and related facilities (such as central dining) for the elderly or handicapped.

TYPES OF ASSISTANCE: Direct Loans.

USES AND USE RESTRICTIONS: Direct loans may be used to finance the construction or rehabilitation of rental or cooperative detached, semidetached, row, walk-up or elevator-type structures.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Private nonprofit corporations and cooperatives. Public bodies and their instrumentalities are not eligible Section 202 applicants.

Beneficiary Eligibility: Beneficiaries of housing developed under this program must be elderly (62 years of age or older), physically handicapped, or developmentally disabled. Families whose incomes fall within 80 percent of the median family income for the area in which the project is located may benefit from subsidy payments under the Section 8 Housing Assistance Payments Program.

Credentials/Documentation: The nonprofit applicant and borrower must receive certification of eligibility from HUD. The applicant must submit financial statements to support its ability to provide a capital investment of 1/2 of 1 percent of the mortgage amount, up to a maximum of \$10,000.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: At the Section 8 processing stage, a copy of each application/proposal will be forwarded to the Chief Executive Officer of the unit of local government in which the housing is to be located. The cover letter will invite a response within 30 days. Within threshold limits of the procedures for Protection and Enhancement of the Environmental Quality (36 F.R. 19182), an environmental impact statement may be required for this program. Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised).

Application Procedure: A general announcement of Fund Availability is published in the Federal Register early in each fiscal year announcing the availability of funds to HUD field offices. Applicants must submit a Request for Fund Reservation in response to an invitation published by the local HUD field office.

Award Procedure: Applications are reviewed and selected for funding within the funding allocation of the particular HUD office. Those selected for funding must meet basic program requirements including but not limited to: eligibility as a nonprofit corporation, financial capacity and prior experience in housing or related service activities. The Request for Direct Loan Financing, using FHA Form 2013, is reviewed to determine acceptability of project site and market, correctness of zoning, effect on environment, value of site and financial feasibility.

Deadlines: Applications must be submitted within the time period specified in the invitation, usually 6 to 10 weeks.

Range of Approval/Disapproval Time: Data not yet available on which to make a determination.

Appeals: None.

Renewals: None.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: Not applicable.

Length and Time Phasing of Assistance: The loan period may not exceed 40 years. Section 8 payments may not exceed 20 years. To maintain fund reservation, project must be placed under construction within 18 months from the time the notice of approval is received. One extension may be granted, not to exceed six months. Funds will be advanced on a monthly basis during construction for work in place.

POST ASSISTANCE REQUIREMENTS:

Reports: Any change in the borrower during the period of the loan must be approved by HUD. All borrowers will be required to submit an annual financial statement to HUD.

Audits: HUD reserves the right to audit the accounts of the borrower in order to determine compliance and conformance with HUD regulations and standards.

Records: Regular financial reports are required. Borrowers must service and maintain records in accordance with acceptable mortgage practices and HUD regulations. Borrower must also supply those necessary to indicate compliance with the Section 8 contract.

FINANCIAL INFORMATION:

Account Identification: 86-4115-0-3-371.

Obligations: (Loans) FY 79 \$815,345,000; FY 80 est \$839,016,000; and FY 81 est \$830,000,000.

Range and Average of Financial Assistance: Approximate average award \$4,661,200.

PROGRAM ACCOMPLISHMENT: In fiscal year 1979, 22,525 units were funded for a total of \$815,345,000. Cumulative totals through September 30, 1979 are 97,146 units funded for a total of \$3,160,978,000.

REGULATIONS, GUIDELINES, AND LITERATURE: 24 CFR 885; HUD Handbook 4571.1 Rev.

INFORMATION CONTACTS:

Regional or Local Office: Contact the appropriate HUD Area or Multifamily Service Office listed in the Catalog address appendix.

Headquarters Office: Elderly, Cooperative and Health Facilities Division, Office of Multifamily Housing Development, Housing, Department of Housing and Urban Development, Washington, DC 20410. Telephone: (202) 755-6142.

RELATED PROGRAMS: 14.141, Nonprofit Sponsor Assistance Program; 14.156, Lower-Income Housing Assistance Program.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

14.218 COMMUNITY DEVELOPMENT BLOCK GRANTS/ENTITLEMENT GRANTS

FEDERAL AGENCY: COMMUNITY PLANNING AND DEVELOPMENT, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

AUTHORIZATION: Title I of the Housing and Community Development Act of 1974, Public Law 93-383 as amended by the Housing and Community Development Act of 1977, Public Law 95-128 and the Housing and Community Development Amendments of 1978, Public Law 95-557; 42 U.S.C.-5301-5317.

OBJECTIVES: To develop viable urban communities, including decent housing and a suitable living environment, and expand economic opportunities, principally for persons of low and moderate income.

TYPES OF ASSISTANCE: Formula Grants.

USES AND USE RESTRICTIONS: Cities may undertake a wide range of activities directed toward neighborhood revitalization, economic development, and provision of improved community facilities and services. (The Block Grant Program consolidates seven former community development-type categorical programs, including Urban Renewal, Model Cities, Neighborhood Facilities, Open Space Land, Historical Preservation, Urban Beautification, the Basic Water and Sewer Facilities Program, Public Facilities Loans, and Rehabilitation Loans.) Some of the specific activities that can be carried out with block grant funds include acquisition of real property, relocation and demolition, rehabilitation of residential and nonresidential structures, and provisions of public facilities and improvements, such as water and sewer facilities, streets, and neighborhood centers. In addition, block grant funds are available to pay for certain public services which are necessary or appropriate to support other block grant activities. Units of local government may contract with other local agencies or nonprofit organizations to carry out part or all of their programs. Generally, communities are restricted from constructing or rehabilitating public facilities for the general conduct of government and certain community-wide facilities, (i.e., stadiums, sports arenas, cultural centers, central libraries, convention centers), and from underwriting the cost of constructing new housing, or of making housing allowance- or other income maintenance-type payments. Neighborhood-based nonprofit organizations, local development corporations or Small Business Investment Companies

may act as subgrantees to carry out neighborhood revitalization or community economic development projects in furtherance of block grant objectives. Cities have the discretion to design programs and establish priorities for the use of funds, so long as the programs conform to the statutory standards and program regulations. All projects or activities must either principally benefit low and moderate-income persons, aid in the prevention or elimination of slums and blight or meet other community development needs having a particular urgency.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Cities in SMSA's with populations in excess of 50,000, "urban counties," as defined in the Act, and cities with populations of under 50,000 which are central cities in SMSA's are all entitled to receive amounts of funds determined by a statutory formula. In addition, other localities which received grants under the urban renewal and model cities programs will receive "hold harmless" grants based on their level of prior participation in those programs; but only through fiscal year 1979.

Beneficiary Eligibility: The primary beneficiaries with grant recipient government units are low and moderate income residents, (generally defined as families with less than 80 percent of the median family income).

Credentials/Documentation: Costs will be determined in accordance with FMC 74-4 for State and local governments.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: In preparing an application, environmental factors must be taken into account, and an activity requiring an environmental review must be reviewed before funds for that activity can be released. An environmental impact statement is necessary for this program. Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised).

Application Procedure: Every third year, localities submit a Community Development and Housing Plan and a Housing Assistance Plan. Each year localities submit an Annual Community Development Program, an Annual Housing Action Program, and a series of certifications regarding other Federal requirements.

Award Procedure: Applications are approved in the HUD Area Office. Notification of awards must be made to the designated State Central Information Reception Agency in accordance with Treasury Circular 1082.

Deadlines: Applications must be submitted according to the schedule in the published regulations.

Range of Approval/Disapproval Time: Within 75 days.

Appeals: None.

Renewals: A new application must be submitted each year.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: Entitlements are based on a dual formula using factors of population, housing overcrowding extent of poverty age of housing and growth lag. No matching requirement.

Length and Time Phasing of Assistance: Assistance is for an annual program of activities but activities generally may be continued beyond one year until completed.

POST ASSISTANCE REQUIREMENTS:

Reports: Annual Performance Report.

Audits: Audits are made or arranged for by the recipients with reasonable frequency, but not less frequently than once every two years, following audit guidelines prescribed by HUD.

Records: The applicant must maintain records with regard to financial management, citizen participation, relocation, other resources, acquisition, equal opportunity, environmental impact, labor standards and any other requirement set forth in regulations. Records shall be retained for three years from the date of submission of the annual performance report, except as otherwise prescribed in the published regulations.

FINANCIAL INFORMATION:

Account Identification: 86-0162-0-1-451.

Obligations: (Grants) FY 79 \$2,752,345,000; FY 80 est \$2,794,225,000; and FY 81 est \$2,849,870,000.

Range and Average of Financial Assistance: Determined by Formula.

PROGRAM ACCOMPLISHMENTS: As of September 1979, there were 1,291 approved CDBG entitlement grants for fiscal year 1979.

REGULATIONS, GUIDELINES, AND LITERATURE: Administrative Regulations for Community Development Block Grants, 24 CFR 570.

INFORMATION CONTACTS:

Regional or Local Office: Contact appropriate HUD Area Office (or Regional Office in Region VIII) listed in Appendix IV.

Headquarters Office: Community Planning and Development, 451 7th Street, S.W., Washington, DC 20410. Telephone: (202) 755-6587.

RELATED PROGRAMS: 14.219, Community Development Block Grants/Small Cities Program.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

and does not exceed 10,000 population or in a place whose population exceeds 10,000 but is not in excess of 20,000, provided the place is not in a Standard Metropolitan Statistical Area and has a serious lack of mortgage credit for low- and moderate-income families as determined by the Secretary of Agriculture and Secretary of Housing and Urban Development.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Be an owner or when the loan is closed, become the owner of a dwelling and the site on which it is located, in a rural area. Be a citizen of the United States or reside in the United States after having been legally admitted for permanent residence or on indefinite parole. Have adequate and dependable available income to meet his operating and family living expenses, including taxes, insurance and maintenance, and repayments on debts including the proposed loan. Interest credits may, under certain conditions, be granted to lower income families which will reduce the effective interest rate paid to as low as one percent, depending on the size of the loan and the size and income of the applicant family. Assistance is available in States, Puerto Rico, the Virgin Islands, Guam, American Samoa, the Northern Marianas, and the Trust Territory of the Pacific Islands.

Beneficiary Eligibility: Same as Applicant Eligibility.

Credentials/Documentation: May need to submit evidence of inability to obtain credit elsewhere, verification of income and debts, plans, specifications, and cost estimates.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised) when loans are for 10 or more units in the same subdivision.

Application Procedure: Must file an application Form FmHA 410-4 for nonfarm tracts or Form FmHA 410-1 for farms and loan applicants who derive a major portion of their income from farming and Preapplication Form AD-621 for 10 or more units in the same subdivision, with the county office of the Farmers Home Administration serving the county where the dwelling is or will be located.

Award Procedure: Delegated to county supervisor.

Deadlines: None.

Range of Approval/Disapproval Time: 30 to 60 days from time application is filed if no backlog of applications exists.

Appeals: Applicant may request reconsideration at the local county office or may appeal to the State or National Office any adverse action on his loan application in accordance with FmHA appeal procedure. Appeals may be filed within 30 days after notification of the adverse decision is received by the loan applicant.

Renewals: Applicants may reapply at any time.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: No matching of funds required. The following formula is used to allocate program funds to various States: $(Ax.30Bx.30Cx.30Dx.10)x$ funds available = States allocation. Where "A" is State's percentage of national rural population; "B" is State's percentage of national rural population living in dwellings which lack complete plumbing and/or are crowded; "C" is State's percentage of national rural population below poverty level; and, "D" is cost indicator—average cost of new dwelling and site, factored by population.

Length and Time Phasing of Assistance: Refinancing is required when the borrower has obtained adequate resources to finance on his own account the necessary housing or is able to secure the necessary credit from other sources on terms and conditions which he can reasonably be expected to fulfill.

POST ASSISTANCE REQUIREMENTS:

Reports: None.

Audits: As requested.

Records: Kept for outstanding loans. Records retired in accordance with pertinent FmHA regulations.

FINANCIAL INFORMATION:

Account Identification: 12-4141-0-3-371.

Obligations: (Loans) FY 79 \$2,866,996,770; FY 80 est \$3,080,000,000; and FY 81 est \$2,772,000,000.

10.410 LOW TO MODERATE INCOME HOUSING LOANS

(Rural Housing Loans-Section 502 - Insured)

FEDERAL AGENCY: FARMERS HOME ADMINISTRATION, DEPARTMENT OF AGRICULTURE

AUTHORIZATION: Title V of the Housing Act of 1949, as amended, 42 U.S.C. 1471, et seq; Public Law 89-117; Public Law 92-310; 42 U.S.C. 1480; and 42 U.S.C. 1472.

OBJECTIVES: To assist rural families to obtain decent, safe, and sanitary dwellings and related facilities.

TYPES OF ASSISTANCE: Guaranteed/Insured Loans.

USES AND USE RESTRICTIONS: The loans may be used: for Construction, repair or purchase of housing; to provide necessary and adequate sewage disposal facilities; for water supply for the applicant and his family; for weatherization; to purchase or install essential equipment which upon installation becomes part of the real estate; and to buy a site on which to place a dwelling for applicant's own use. Housing debts may under certain circumstances be refinanced. Restrictions on the use of the loans are that: a dwelling financed for a family with a low or moderate income must be modest in size, design and cost; an applicant must be without adequate housing or without sufficient resources to provide on his own account the necessary housing, or related facilities; be unable to secure the necessary credit from other sources upon terms and conditions which he reasonably could be expected to fulfill; and, the housing must be located in a place which is rural in character

Range and Average of Financial Assistance: \$1,000 to \$60,000; \$25,807.

PROGRAM ACCOMPLISHMENTS: In fiscal year 1979, 111,555 loans were made. It is estimated that 129,300 loans will be made during fiscal year 1980. It is estimated that 102,500 loans will be made during fiscal year 1981.

REGULATIONS, GUIDELINES, AND LITERATURE: Home Ownership, PA-977, no charge; 7 CFR 1822.1-1822.18; FmHA Instruction 444.1. "Section 502 Rural Housing Loan Policies, Procedures and Authorizations," (approximate cost \$5.70).

INFORMATION CONTACTS:

Regional or Local Office: Consult your local telephone directory for FmHA county office number. If no listing, get in touch with appropriate Farmers Home Administration State Office listed in the Appendix IV.

Headquarters Office: Administrator, Farmers Home Administration, Department of Agriculture, Washington, DC 20250. Telephone: (202) 447-7967 (Use same 7-digit number for FTS).

RELATED PROGRAMS: 10.405, Farm Labor Housing Loans and Grants; 10.411, Rural Housing Site Loans; 10.417, Very Low-Income Housing Repair Loans and Grants; 10.420, Rural Self-Help Housing Technical Assistance; 14.105, Interest Reduction-Homes for Lower Income Families; 14.121, Mortgage Insurance-Homes in Outlying Areas.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

10.415 RURAL RENTAL HOUSING LOANS

FEDERAL AGENCY: FARMERS HOME ADMINISTRATION, DEPARTMENT OF AGRICULTURE

AUTHORIZATION: Housing Act of 1949 as amended, Sections 515 and 521; Public Law 89-117; 42 U.S.C. 1485, 1490a.

OBJECTIVES: To provide economically designed and constructed rental and cooperative housing and related facilities suited for independent living for rural residents.

TYPES OF ASSISTANCE: Guaranteed/Insured Loans.

USES AND USE RESTRICTIONS: Loans can be used to construct, purchase, improve, or repair rental or cooperative housing. Housing as a general rule will consist of multi-units with two or more family units and any appropriately related facilities. Funds may also be used to provide recreational and service facilities appropriate for use in connection with the housing and to buy and improve the land on which the buildings are to be located. Loans may not be made for nursing, special care, or institutional-type homes.

ELIGIBILITY REQUIREMENTS:

Applicant Eligibility: Applicants may be individuals, cooperatives, nonprofit organizations, State or local public agencies or profit corporations trusts, partnership, limited partnerships, and with the exception of State or local public agencies be unable to finance the housing either with their own resources or with credit obtained from private sources. However, applicants must be able to assume the obligations of the loan, furnish adequate security, and have sufficient income for repayment. They must also have the ability and intention of maintaining and operating the housing for purposes for which the loan is made. Loans may be made in communities up to 10,000 people and places up to 20,000 population under certain conditions. Applicants in towns of 10,000 to 20,000 should check with local FmHA office to determine if agency can serve them. Assistance is available to eligible applicants in States, Puerto Rico, the Virgin Islands, Guam, American Samoa, the Northern Marianas, and the Trust Territory of the Pacific Islands.

Beneficiary Eligibility: Occupants must be low- to moderate-income families senior citizens or handicapped.

Credentials/Documentation: Applicant must furnish evidence of the following: (a) present a comprehensive market analysis showing the need for such service; (b) have a legal capacity to incur the

obligation and operate the housing; (c) have a sound budget; (d) is unable to obtain necessary funds from other sources on terms and conditions that would enable the applicant to rent the units for amounts that are within payment ability of eligible low and moderate-income, senior citizen or handicapped occupants.

APPLICATION AND AWARD PROCESS:

Preapplication Coordination: Applications are subject to State and areawide clearinghouses review pursuant to procedures in Part I, Attachment A of OMB Circular No. A-95 (revised) when loans are to build 25 or more units in the same project. An environmental impact assessment and environmental impact statement are required for this program when projects exceed 50 units. If a combination of Section 8/515 is involved, 5 units instead of 50 will apply to conform with the memorandum of understanding with HUD.

Application Procedure: The application will be on Form AD-621 "Preapplication for Federal Assistance" which is submitted to the FmHA county office where the housing will be located or the District Office having jurisdiction. Appropriate attachments such as preliminary market data, cost estimates, and financial statement and plans if available should be included.

Award Procedure: Award is made by State director or National Office. Notification of awards must be made to the designated State Central Information Reception Agency in accordance with Treasury Circular 1082.

Deadlines: None.

Range of Approval/Disapproval Time: 90 to 200 days.

Appeals: Applicant may request reconsideration on the basis of pertinent facts concerning his application.

Renewals: Applicants may reapply at any time.

ASSISTANCE CONSIDERATIONS:

Formula and Matching Requirements: None.

Length and Time Phasing of Assistance: Not applicable.

POST ASSISTANCE REQUIREMENTS:

Reports: Monthly progress reports are to be made to the FmHA District Director. During the first year of operation or until requirement is waived by FmHA.

Audits: Annual audits required from borrowers with 21 or more units in one or more projects.

Records: Good business records required.

FINANCIAL INFORMATION:

Account Identification: 12-4141-0-3-371.

Obligations: (Loans) FY 79 \$821,600,000; FY 80 est \$820,000,000; and FY 81 est \$820,000,000.

Range and Average of Financial Assistance: Initial insured loans to individuals, \$27,000 to \$401,667; \$210,167. Initial insured loans to organizations, \$54,900 to about \$2,000,000; \$460,000.

PROGRAM ACCOMPLISHMENTS: In fiscal year 1979, loans were made to provide housing for 38,650 families. In fiscal year 1980, loans will be made to provide housing for an estimated 35,300 families. In fiscal year 1981, loans will be made to provide housing for approximately 32,300 families.

REGULATIONS, GUIDELINES, AND LITERATURE: FmHA Instruction 444.5, "Rural Rental Housing Loan Policies Procedures, and Authorizations," and FmHA Instruction 444.7, "Rural Cooperative Housing Loan Policies Procedures, and Authorizations"; 7 CFR 1822.81-1822.98; 1822.231-1822.244; Rural Rental Housing, PA-1039.

INFORMATION CONTACTS:

Regional or Local Office: Consult your local telephone directory for FmHA county office number. If no listing, get in touch with appropriate FmHA State office listed in Appendix IV.

Headquarters Office: Administrator, Farmers Home Administration, Department of Agriculture, Washington, DC 20250. Telephone: (202) 447-7967 (Use same 7-digit number for FTS).

RELATED PROGRAMS: 10.405, Farm Labor Housing Loans and Grants; 10.411, Rural Housing Site Loans; 10.427, Rural Rental Assistance Payments.

EXAMPLES OF FUNDED PROJECTS: Not applicable.

CRITERIA FOR SELECTING PROPOSALS: Not applicable.

Appendix C

Tippecanoe County Area Plan Commission Land Use Survey: Evaluation Criteria for Housing Survey, 1978

GOOD CONDITION: To meet this criteria, the structure had to be in excellent shape structurally. All aspects of the building had to be very sound. No visible sags or structural inadequacies in the frame. Slab or block foundations, with or without, basement had to be free from cracks or flaws. Roofing, siding, and windows had to be intact, as well as, generally good maintenance of the grounds. In general, the structure must present a pleasing appearance.

FAIR CONDITION: This criteria was reserved for structures which were generally sound and met most of the requirements of the Good condition buildings with a few exceptions. Fair structures usually needed minor maintenance to bring them up to Good Condition. Roofs often were on the verge of needing replaced. Siding either needed painting or several strips replaced. Storm windows were lacking or broken on several windows and the grounds usually required a small amount of work.

DETERIORATING CONDITION: Was indicated by a structure which had one or more major defects but wasn't beyond economically feasible repair. Often the building had some visible structural defect such as a slightly sagging roof or porch which needed new timber and some form of structural support. The roof was usually beyond the point where repair is possible and its condition could only be remedied by complete replacement. The complete structure was often in need of weather proofing, paint, storm windows, and foundation repair. A deteriorating structure had a generally ramshackle appearance yet it was obvious that repair was economically feasible.

DILAPIDATED CONDITION: To meet this criteria a structure was either inadequate or unfit for human habitation or in such a condition that repair would be economically infeasible. The frame of the building had major structural faults impossible to repair and often unsafe. Advanced weathering of construction materials had taken place and the foundation or footing was not solid and/or level.

Table XXXVII

Type of Housing in the City of Lafayette by Condition: 1978

Housing Condition Housing Type	Good	Fair	Deteriorating	Dilapidated	Total
Single Family Residential and Farm	11,621 89.1 74.5 62.5	948 7.3 47.6 5.1	394 3.0 45.4 2.1	77 0.6 62.6 0.4	13,048 100.0 70.2
Mobile Home	149 59.8 1.0 0.8	52 20.9 2.6 0.3	37 14.9 4.3 0.2	11 4.4 8.9 0.1	249 100.0 1.3
Duplex	1,040 62.5 6.7 5.6	412 24.8 20.7 2.2	182 10.9 21.0 1.0	22 1.3 17.9 0.1	1,664 100.0 9.0
Multi-Family	2,780 76.7 17.8 15.0	578 15.9 29.1 3.1	254 7.0 29.3 1.4	13 0.4 10.6 0.1	3,625 100.0 19.5
Total	15,590 83.9 100.0	1,990 10.7 100.0	867 4.7 100.0	123 0.7 100.0	18,586* 100.0 100.0

*Includes 16 units under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

Table XXXVIII

Type of Housing in the City of West Lafayette by Condition: 1978

Housing Condition Housing Type	Good	Fair	Deteriorating	Dilapidated	Total
Single Family Residential and Farm	3,241 96.1 51.4 47.4	99 2.9 29.2 1.5	30 0.9 17.1 0.4	3 0.1 16.7 *	3,373 100.0 49.3
Mobile Home	2 66.7 * *	1 33.3 0.3 *	0 0.0 0.0 0.0	0 0.0 0.0 0.0	3 100.0 * *
Duplex	256 67.4 4.1 3.7	86 22.6 25.4 1.3	32 8.4 18.2 0.5	6 1.6 50.0 0.1	380 100.0 5.6
Multi-Family	2,807 91.2 44.5 41.0	153 5.0 45.1 2.2	114 3.7 64.8 1.7	3 0.1 16.7 *	3,078 100.0 45.0
Total	6,306 92.2 100.0	339 5.0 100.0	176 2.6 100.0	12 0.2 100.0	6,834** 100.0 100.0

* Less than 0.1%.

** Includes one unit under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

Table XXIX

Type of Housing in the Balance of Tippecanoe County by Condition: 1978

Housing Condition Housing Type	Good	Fair	Deteriorating	Dilapidated	Total
Single Family Residential	6,374 86.4 60.7 49.8	494 6.7 38.6 3.9	279 3.8 40.0 2.2	139 1.9 62.3 1.1	7,381 100.0 57.7
Single Family Farm	1,044 69.1 10.0 8.2	262 17.3 20.5 2.1	168 11.1 24.1 1.3	38 2.5 17.0 0.3	1,512 100.0 11.8
Mobile Home	1,523 65.8 14.5 11.9	505 21.8 39.4 4.0	245 10.6 35.1 1.9	42 1.8 18.8 0.3	2,315 100.0 12.4
Duplex and Multi-Family	1,553 97.7 14.8 12.1	20 1.3 1.6 0.2	6 0.4 0.9 0.1	4 0.3 1.8 *	1,589 100.0 18.1
Total	10,494 82.0 100.0	1,281 10.0 100.0	698 5.5 100.0	223 1.7 100.0	12,797** 100.0 100.0

* Less than 0.1%.

**Includes one unit under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

Appendix E
Table XL
HOUSING CONDITIONS SURVEY OF LAFAYETTE NEIGHBORHOODS

NBHD	Good	Fair	Deteriorating	Dilapidated	Total
1	144(61.5)	59(25.2)	28(12.0)	3(1.3)	234
2	109(55.1)	60(30.3)	20(10.1)	9(4.6)	198
3	949(80.7)	176(15.0)	44(3.7)	7(0.6)	1,176
4	613(97.3)	15(2.4)	2(0.3)	0	630
5	537(64.6)	207(24.9)	82(9.9)	5(0.6)	831
6	270(54.0)	135(27.0)	92(18.4)	3(0.6)	500
7	134(90.5)	12(8.1)	2(1.4)	0	148
8	452(95.4)	16(3.4)	6(1.3)	0	474
9	382(68.5)	115(20.6)	59(10.6)	2(0.4)	558
10	191(50.1)	117(30.7)	62(16.3)	11(2.9)	381
11	398(70.1)	128(22.5)	41(7.2)	1(0.2)	568
12	306(89.5)	25(7.3)	10(2.9)	1(0.3)	342
13	121(55.0)	51(23.2)	37(16.8)	11(5.0)	220
14	265(44.1)	176(29.3)	140(23.3)	20(3.3)	601
15	443(86.0)	46(8.9)	24(4.7)	2(0.4)	515
16	220(72.4)	55(18.1)	27(8.9)	2(0.7)	304
17	227(80.2)	46(16.3)	10(3.5)	0	283
18	148(78.3)	27(14.3)	14(7.4)	0	189
19	936(89.2)	97(9.3)	15(1.4)	1(0.1)	1,049
20	600(88.2)	46(6.8)	26(3.8)	8(1.2)	680
21	352(91.7)	24(6.3)	8(2.1)	0	384
22	387(91.7)	27(6.4)	8(1.9)	0	422
23	439(96.1)	12(2.6)	6(1.3)	0	457
24	186(96.9)	5(2.6)	1(0.7)	0	192
25	650(91.8)	45(6.4)	13(1.8)	0	708
26	103(100.0)	0	0	0	103
27	211(96.8)	4(1.8)	1(0.5)	2(0.9)	218
28	684(97.7)	16(2.3)	0	0	700
29	833(99.6)	2(0.2)	1(0.1)	0	836
30	480(99.0)	5(1.0)	0	0	485
31	530(100.0)	0	0	0	530
32	295(99.7)	0	1(0.3)	0	296
CBD	164(76.6)	50(23.4)	0	0	214
CT 14	285(100.0)	0	0	0	285
CT 107	49(79.0)	7(11.3)	1(1.6)	5(8.1)	62
CT 108	2,217(95.5)	65(2.8)	33(1.4)	7(0.3)	2,322
Sub-total	15,310(84.6)	1,871(10.3)	814(4.5)	100(0.6)	18,095
Other*	280	119	53	23	475
TOTAL	15,590(83.9)	1,990(10.7)	867(4.7)	123(0.7)	18,586**

* A total of 475 housing units were not included within the 32 neighborhoods or defined areas.

** Includes 16 units under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

Table XLI

Housing Conditions Survey of West Lafayette
Census Tracts*

Census Tract	Good	Fair	Deteriorating	Dilapidated	Total
51	1,714(99.4)	6(0.4)	3(0.2)	1(0.1)	1,724
52	1,696(99.1)	11(0.6)	3(0.2)	1(0.1)	1,711
53	1,283(97.8)	24(1.8)	5(0.4)	0(0.0)	1,312
54	631(69.0)	157(17.2)	118(12.9)	7(0.8)	913
55	668(77.7)	141(16.4)	47(5.5)	3(0.4)	860
102	314(100.0)	0	0	0	314
Total	6,306(92.2)	339(5.0)	176(2.6)	12(0.2)	6,834*

* 1970 Census Tracts.

** Includes one unit under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey,
1978.

Table XLII

Housing Conditions Survey of
The Balance of Tippecanoe County by Township

Township	Good	Fair	Deteriorating	Dilapidated	Total
Wabash	1,994 (83.0)	256 (10.6)	125 (5.2)	26 (1.0)	2,408
Wea	2,505 (90.0)	151 (5.4)	82 (2.9)	33 (1.2)	2,789
Fairfield	804 (85.4)	74 (7.7)	38 (4.0)	7 (0.7)	943
Perry	681 (82.1)	90 (10.6)	42 (5.1)	14 (1.7)	832
Jackson	135 (74.2)	17 (8.2)	20 (11.0)	11 (6.0)	184
Washington	583 (71.9)	144 (17.5)	61 (7.5)	16 (2.0)	813
Randolph	261 (88.5)	20 (6.1)	13 (4.4)	2 (0.7)	297
Wayne	301 (75.1)	63 (15.2)	25 (6.2)	10 (2.5)	403
Union	375 (72.3)	83 (15.8)	45 (8.7)	17 (3.3)	520
Sheffield	596 (81.4)	72 (9.7)	46 (6.3)	16 (2.2)	733
Lauramie	579 (74.6)	106 (13.5)	74 (9.4)	19 (2.5)	778
Tippecanoe	1,177 (79.9)	148 (10.0)	95 (6.4)	42 (2.8)	1,485
Shelby	503 (83.0)	57 (9.2)	32 (5.3)	10 (1.7)	610
Total	10,494 (82.0)	1,281 (10.0)	698 (5.5)	223 (1.7)	12,797*

* Includes 101 units under construction at time of survey.

Source: Tippecanoe County Area Plan Commission Land Use Survey, 1978.

Appendix F

United States Census of Housing, 1960: Evaluation Criteria for Housing Conditions

SOUND housing is defined as that which has no defects, or only slight defects which normally are corrected during the course of regular maintenance. Examples of slight defects are: lack of paint; slight damage to porch or steps; slight wearing away of mortar between bricks or other masonry; small cracks in wall, plaster or chimney; cracked windows; slight wear on floors, doorsills, doorframes, window sills, or window frames; and broken gutters or downspouts.

DETERIORATING housing needs more repair than would be provided in the course of regular maintenance. Such housing has one or more defects of an intermediate nature that must be corrected if the unit is to continue to provide safe and adequate shelter. Examples of intermediate defects are: holes, open cracks, rotted, loose, or missing materials over a small area of the foundation, walls, roof, floors, or ceilings; shaky or unsafe porch, steps, or railings; several broken or missing windowpanes; some rotted or loose window frames or sashes that are no longer rainproof or windproof; broken or loose stair treads, or broken, loose, or missing risers, balusters, or railings of inside or outside stairs; deep wear on doorsills, doorframes, outside or inside steps or floors, missing bricks or cracks in the chimney which are not serious enough to be a fire hazard; and makeshift chimney such as a stovepipe or other uninsulated pipe leading directly from the stove to the outside through a hole in the roof, wall, or window. Such defects are signs of neglect which lead to serious structural deterioration or damage if not corrected.

DILAPIDATED housing does not provide safe and adequate shelter and in its present condition endangers the health, safety, or well-being of the occupants. Such housing has one or more critical defects; or has a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding; or is of inadequate original construction. The defects are either so critical or so widespread that the structure should be extensively repaired, rebuilt, or torn down.

Critical defects result from continued neglect or lack of repair, or indicate serious damage to the structure. Examples of critical defects are: holes, open cracks, or rotted, loose, or missing material (clapboard siding, shingles, bricks, concrete, tile, plaster, or floorboards) over a large area of the foundation, outside walls, roof, chimney, or inside walls, floors, or ceilings; substantial sagging of floors, walls, or roof; and extensive damage by storm, fire, or flood.

To be classified as dilapidated on the basis of intermediate defects, a housing unit must have such defects in sufficient number or extent that it no longer provides safe and adequate shelter. No set number of intermediate defects is required.

Inadequate original construction includes: shacks, huts, or tents; structures with makeshift walls or roofs, or built of packing boxes, scrap lumber, or tin; structures lacking foundations (walls rest directly on the ground); structures with dirt floors; and cellars, sheds, barns, garages, or other places not originally intended for living quarters and inadequately converted to such use.

Appendix G

Table XLIII

1980 Existing Single Family House Sales¹

	Number Sold	Average Price ²
Tippecanoe County	703	\$52,333
Lafayette	433	\$48,305
West Lafayette	98	\$66,054
Balance of County	172	\$54,654

Price	All of Tippecanoe County		Lafayette		West Lafayette		Balance of County	
	#	%	#	%	#	%	#	%
10,000	3	0.4	2	0.5	--		1	0.6
10,000-19,999	24	3.4	16	3.7	--		8	4.6
20,000-29,999	60	8.5	52	12.0	--		8	4.6
30,000-39,999	175	24.9	135	31.2	2	2.0	38	22.1
40,000-49,999	124	17.6	86	19.8	15	15.3	23	13.4
50,000-59,999	110	15.7	44	10.2	22	22.5	44	25.6
60,000-69,999	73	10.4	32	7.4	25	25.5	16	9.3
70,000-79,999	45	6.4	19	4.4	16	16.3	10	5.8
80,000-89,999	38	5.4	16	3.7	10	10.2	12	7.0
90,000-99,999	17	2.4	10	2.3	4	4.1	3	1.7
100,000	34	4.9	21	4.8	4	4.1	9	5.2
	703		433		98		172	

¹Includes all sold listings found in the 1980 4th quarter
Comparable Books, Lafayette Board of Realtors

²Excludes exchanges (there were only four in 1980) and
out of area sales

Source: 1980 4th Quarter Comparable Book, Lafayette Board
of Realtors.

Table XLIV

Price Distribution of Existing Single Family Houses Sold
By Sub-Area, 1980

Price	South Lafayette #	South Lafayette %	North Lafayette #	North Lafayette %	West Lafayette #	West Lafayette %	Tippecanoe County #	Tippecanoe County %	Northern Tippecanoe County #	Northern Tippecanoe County %	Southern Tippecanoe County #	Southern Tippecanoe County %	Out of Area #	Out of Area %
\$10,000	2	0.9	--	--	--	--	3	0.4	--	--	1	1.6	1	1.0
10,000-19,999	6	2.6	10	4.9	--	--	24	3.4	4	3.7	4	6.3	9	8.5
20,000-29,999	20	8.7	32	15.7	--	--	60	8.5	6	5.5	2	3.2	21	20.0
30,000-39,999	79	34.5	56	27.4	2	2.0	175	24.9	21	19.3	17	27.0	36	34.3
40,000-49,999	63	27.5	23	11.2	15	15.3	124	17.6	11	10.1	12	19.0	12	11.4
50,000-59,999	31	13.5	13	6.4	22	22.5	110	15.7	23	21.1	21	33.3	15	14.3
60,000-69,999	10	4.3	22	10.8	25	25.5	73	10.4	15	13.7	1	1.6	4	3.8
70,000-79,999	4	1.8	15	7.4	16	16.3	45	6.4	8	7.3	2	3.2	3	2.8
80,000-89,999	4	1.8	12	5.9	10	10.2	38	5.4	10	9.2	2	3.2	1	1.0
90,000-99,999	4	1.8	6	2.9	4	4.1	17	2.4	2	1.8	1	1.6	1	1.0
100,000	6	2.6	15	7.4	4	4.1	34	4.9	9	8.3	--	--	2	1.9
# of Units	229		204		98		703		109		63		105	
Ave. Price ¹	\$44,839		\$52,196		\$66,054		\$52,333		\$59,593		\$46,109		\$39,431	

¹Excludes Exchanges

Source: 1980 4th Quarter Comparable Book, Lafayette Board of Realtors.

Table XLV

BUILDING PERMITS ISSUED
SINGLE FAMILY

Year	Tippecanoe County			Lafayette			West Lafayette			Balance of County		
	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit
1960	242	2,490,000	10,300	242	2,490,000	10,300						
1965	208	4,050,000	19,500	0	-	-	99	2,260,000	22,900	109	1,790,000	16,400
1970	308	6,360,000	20,600	124	2,140,000	17,200	20	560,000	28,000	164	3,660,000	22,300
1975	490	14,020,000	28,600	59	1,640,000	27,800	47	1,480,000	31,400	384	10,900,000	28,400
1976	461	15,020,000	32,600	74	2,320,000	31,300	38	1,430,000	37,600	349	11,270,000	32,300
1977	480	17,920,000	37,300	104	3,190,000	30,700	48	2,230,000	46,400	328	12,500,000	38,100
1978	453	18,700,000	41,300	120	4,180,000	34,800	51	2,090,000	40,900	282	12,430,000	44,100
1979	436	19,600,000	45,000	114	5,130,000	45,000	30	1,516,000	50,500	292	12,960,000	44,400
1980	266	13,280,000	50,000	74	4,130,000	55,800	23	1,185,000	51,500	168	7,910,000	47,100

*Estimated Cost of Construction

Source: Lafayette and West Lafayette City Engineer's Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

Table XLVI

BUILDING PERMITS ISSUED

DUPLEX

Year	Tippecanoe County			Lafayette			West Lafayette			Balance of County		
	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit
1960	0	-	-	0	-	-						
1965	0	-	-	0	-	-	0	-	-	0	-	-
1970	10	59,000	5,900	10	59,000	5,900	0	-	-	0	-	-
1975	32	437,000	13,700	12	164,000	13,700	2	31,000	15,500	18	242,000	26,900
1976	50	818,000	16,400	26	371,000	14,300	0	-	-	24	447,000	18,600
1977	22	294,000	13,400	12	147,000	12,300	0	-	-	10	147,000	14,700
1978	52	1,034,000	19,900	16	317,000	19,800	0	-	-	36	717,000	39,800
1979	50	1,092,000	21,800	18	274,000	15,200	0	-	-	32	818,000	25,600
1980	24	559,000	23,300	6	149,000	24,900	0	-	-	18	410,000	22,800

*Estimated Cost of Construction

Source: Lafayette and West Lafayette City Engineer's Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

Table XLVII

BUILDING PERMITS ISSUED

IMPROVEMENTS

Year	Tippecanoe County			Lafayette			West Lafayette			Balance of County		
	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit
1960	327	550,000	1,700	327	550,000	1,700						
1965	268	800,000	3,000	197	610,000	3,100	42	130,000	3,000	29	60,000	2,000
1970	328	780,000	2,400	217	420,000	1,900	48	230,000	5,000	63	130,000	2,000
1975	376	1,340,000	3,600	243	870,000	3,600	53	210,000	4,000	80	260,000	3,300
1976	372	1,530,000	4,100	227	930,000	4,100	58	280,000	4,700	87	320,000	3,600
1977	399	1,950,000	4,900	239	1,080,000	4,500	59	470,000	8,000	101	400,000	3,900
1978	394	2,030,000	5,200	220	1,040,000	4,700	76	620,000	8,200	98	370,000	3,700
1979	464	2,930,000	6,300	235	1,070,000	4,500	90	780,000	8,700	139	1,080,000	7,700
1980	502	3,248,000	6,500	211	1,100,000	5,200	85	738,000	8,900	208	1,410,000	6,800

*Estimated Cost of Construction

Source: Lafayette and West Lafayette City Engineer's Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

Table XLVIII

BUILDING PERMITS ISSUED

MOBILE HOMES

Year	Tippecanoe County			Lafayette			West Lafayette			Balance of County		
	#	E.C.C.*	<u>Aver Cost</u> Unit	#	E.C.C.*	<u>Aver Cost</u> Unit	#	E.C.C.*	<u>Aver Cost</u> Unit	#	E.C.C.*	<u>Aver Cost</u> Unit
1960	0	-	-	0	-	-						
1965	0	-	-	0	-	-	0	-	-	0		
1970	80	340,000	4,300	0	-	-	0	-	-	80	340,000	4,300
1975	60	390,000	6,500	0	-	-	0	-	-	60	390,000	6,500
1976	53	370,000	6,900	0	-	-	0	-	-	53	370,000	6,900
1977	69	510,000	7,400	0	-	-	0	-	-	69	510,000	7,400
1978	52	300,000	5,800	0	-	-	0	-	-	52	300,000	5,800
1979	46	280,000	6,000	0	-	-	0	-	-	46	280,000	6,000
1980	45	370,000	8,200	0	-	-	0	-	-	45	370,000	8,200

*Estimated Cost of Construction

Source: Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

Table XLIX

BUILDING PERMITS ISSUED

MULTI-FAMILY

Year	Lafayette			West Lafayette			Balance of County		
	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit	#	E.C.C.*	Aver Cost Unit
1960	0	-	-						
1965	3/BP	30,000	$\frac{11,200}{BP}$	174	1,090,000	6,200	4	20,000	5,300
1970	1 bldg	35,000	$\frac{35,000}{bldg}$	54	360,000	6,600	34 bldg	1,310,000	$\frac{38,500}{bldg}$
1975	0	-	-	40	760,000	19,000	0	-	-
1976	5 bldgs	330,000	$\frac{65,000}{bldg}$	0	-	-	17 bldg	1,280,000	$\frac{75,100}{bldg}$
1977	14 bldgs	1,550,000	$\frac{110,800}{bldg}$	376	5,100,000	13,600	391	4,169,000	10,700
1978	624	6,180,000	9,900	78	1,530,000	19,600	127	1,880,000	14,800
1979	18	400,000	21,700	119	3,635,000	30,500	5 bldg	240,000	$\frac{48,000}{bldg}$
1980	0	-	-	567	10,743,000	18,900	45	370,000	8,200

*Estimated Cost of Construction

Source: Lafayette and West Lafayette City Engineer's Office; Tippecanoe County Building Commissioner; and Tippecanoe County Area Plan Commission Office

Appendix I

The following compilation will show that the characteristics of subdivision activity differ considerably from one size category to another.

1. A percentage breakout of preliminary subdivisions approved and preliminary lots approved by subdivision size category shows the following:

<u>Size Category</u>	<u>Pct. of S/Ds Granted Prelim. Approval</u>	<u>Pct. of Lots Granted Prelim. Approval</u>
Small Subdivisions	40.0	3.3
Mid-sized Subdivisions	24.1	7.2
Large Subdivisions	35.4	89.5
All Subdivisions	100.0	100.0

Whereas small and mid-sized subdivisions account for 64.5 percent of all Area Plan Commission approvals over the eleven-year period, these subdivisions contain only 10.5 percent of all lots approved.

2. Because the overwhelming number of preliminary lots approved are in the large subdivision category, the profiles of activity shown in the following Tables and Figures are nearly identical to those in Table XXVI and Figure XVIII.
3. Small subdivisions exhibit characteristics radically different from the overall activity patterns. Most strikingly, every lot in every small subdivision granted preliminary approval over the eleven-year period has come back for, and been granted final approval; none have ever expired, and none are still eligible to be finalized.
4. The small subdivision "success ratio"--number of building permits issued to number of lots granted preliminary approval --56.1 percent is extremely high compared to the overall success ratio of 24.5 percent. (This is somewhat exaggerated in that 37 of the 38 lots having pre-existing units at the time of preliminary approval were in small subdivisions.

Even excluding pre-existing units, the "success ratio" for small subdivisions is 42.4 percent, compared with 23.3 percent overall.)

5. Activity with regard to mid-sized subdivisions indicates that subdividers have requested and been granted final approval more frequently (65.4 percent of lots) in this size category than in the large subdivision category (34.0 percent), or overall (38.4 percent), but less frequently than in the small subdivision category (100.0 percent).
6. This greater tendency to finalize lots has been translated into building permit activity. Thus the "success ratio" in the mid-sized subdivision category (34.0 percent) is considerably higher than the ratios for large subdivisions (21.2 percent) and all subdivisions (23.3 percent), yet somewhat lower than the "success ratio" exhibited by small subdivisions (42.4 percent, adjusted).
7. The previously discussed patterns of a generally decreasing "success ratio" over the eleven-year period is difficult to discern with regard to mid-sized subdivisions because of a lack of activity in 1970 (all preliminary approvals expired), and 1975 (no preliminary requests approved). However, success ratios for most other years closely follow the overall pattern, with 1976 being rather atypical. The higher 1979 ratio (75.0 percent) is attributable to the fact that only a single (albeit successful) mid-sized subdivision was platted all that year.

Table L

SUMMARY OF RESIDENTIAL SUBDIVISION ACTIVITY, 1970-1980
FOR PRELIMINARY REQUESTS OF UNDER 10 LOTS
(BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL)

("SMALL"
SUBDIVISIONS)

YEAR IN WHICH PRELIMINARY APPROVAL GRANTED	NO. OF SUB- DIVISIONS GRANTED PRE- LIMINARY APP.	NO. OF LOTS GRANTED PRELIMINARY APPROVAL	NO. OF THESE LOTS SUBSEQU- ENTLY GRANTED FINAL APPROV.	NO. OF THESE LOTS EXPIRED (NO FINAL APP. WITHIN 2 YRS)	NO. OF THESE LOTS STILL ELIGIBLE FOR FINAL APPROV.	NO. OF THESE LOTS ISSUED B.P. & NO. OF PRE-EXISTING UNITS (THRU '80)	NO. OF THESE LOTS GRANTED FINAL APPROV. BUT WITH NO B.P. ISSUED
1970	6	21	21	--	--	13 2	6
1971	8	32	32	--	--	23 --	9
1972	3	18	18	--	--	9 2	7
1973	4	20	20	--	--	6 6	8
1974	2	12	12	--	--	12 --	--
1975	2	15	15	--	--	10 1	4
1976	8	36	36	--	--	21 3	12
1977	8	26	26	--	--	5 6	15
1978	7	37	37	--	--	2 5	30
1979	14	49	49	--	--	13 11	25
1980	2	3	3	--	--	-- 1	2
1970-1980	64	269	269 100.0%	-- 0.0%	-- 0.0%	114 37 42.4% 13.8%	118 43.9%

Fig. XIX

RELATIONSHIP BETWEEN NUMBER OF LOTS APPROVED (PRELIMINARY AND FINAL) AND BUILDING PERMITS ISSUED BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL
Preliminary Requests of 1-9 lots ("Small" Subdivisions)

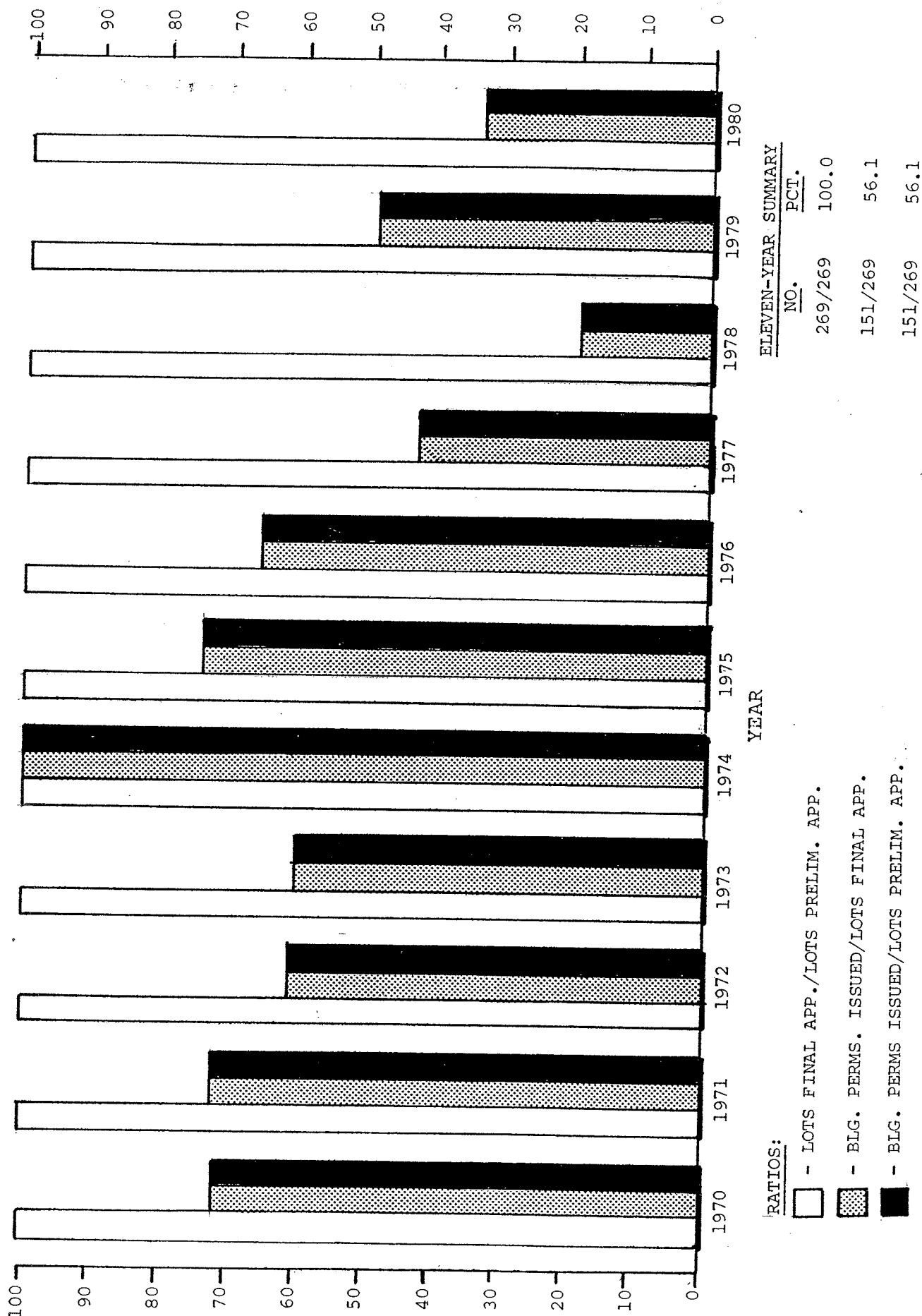


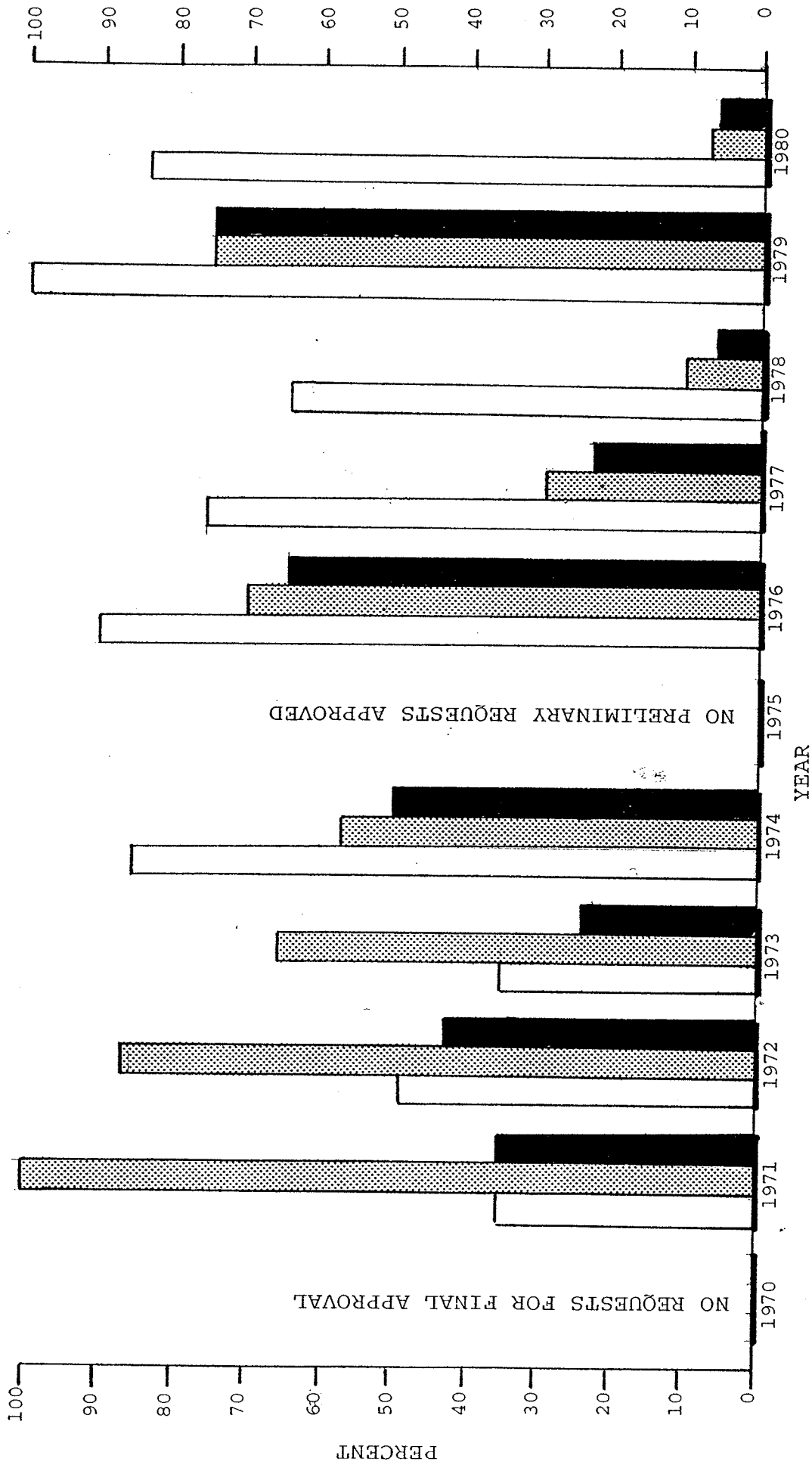
Table LI

SUMMARY OF RESIDENTIAL SUBDIVISION ACTIVITY, 1970-1980
 ("MID-SIZED"
 SUBDIVISIONS)
 FOR PRELIMINARY REQUEST OF 10-24 LOTS
 (BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL)

YEAR IN WHICH PRELIMINARY APPROVAL GRANTED	NO. OF SUB- DIVISIONS GRANTED PRE- LIMINARY APP.	NO. OF LOTS GRANTED PRELIMINARY APPROVAL	NO. OF THESE LOTS SUBSEQU- ENTLY GRANTED FINAL APPROV.	NO. OF THESE LOTS EXPIRED (NO. FINAL APP. WITHIN 2 YRS)	NO. OF THESE LOTS STILL ELIGIBLE FOR FINAL APPROV.	NO. OF THESE LOTS ISSUED B.P. & NO. OF PRE-EXISTING UNITS (THRU '80)	NO. OF THESE LOTS GRANTED FINAL APPROV. BUT WITH NO B.P. ISSUED
1970	2	27	--	27	--	--	--
1971	2	30	11	19	--	11	--
1972	6	113	55	58	--	48	7
1973	3	51	18	33	--	12	6
1974	4	60	52	8	--	29	22
1975	--	--	--	--	--	--	--
1976	7	100	90	--	10	63	27
1977	6	85	64	21	--	19	45
1978	3	47	30	17	--	3	27
1979	1	12	12	--	--	9	3
1980	4	61	51	--	10	4	47
1970-1980	38	586	383	183	20	198	184
			65.4%	31.2%	3.4%	51.7%	48.0%

Fig. X

RELATIONSHIP BETWEEN NUMBER OF LOTS APPROVED (PRELIMINARY AND FINAL) AND BUILDING PERMITS ISSUED BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL
Preliminary Requests of 10-24 Lots ("Mid-Sized" Subdivisions)



RATIOS:

□ - LOTS FINAL APP./LOTS PRELIM. APP.

▨ - BLG. PERMS. ISSUED/LOTS FINAL APP.

■ - BLG. PERMS. ISSUED/LOTS PRELIM. APP.

ELEVEN-YEAR SUMMARY

NO. PCT.

383/586 65.4

199/383 52.0

199/586 34.0

Table LII

SUMMARY OF RESIDENTIAL SUBDIVISION ACTIVITY, 1970-1980
 ("LARGE"
 SUBDIVISIONS)
 FOR PRELIMINARY REQUESTS OF 25 OR MORE LOTS
 (BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL)

YEAR IN WHICH PRELIMINARY APPROVAL GRANTED	NO. OF SUB- DIVISIONS GRANTED PRE- LIMINARY APP.	NO. OF LOTS GRANTED PRELIMINARY APPROVAL	NO. OF THESE LOTS SUBSEQU- ENTLY GRANTED FINAL APPROV.	NO. OF THESE LOTS EXPIRED (NO. FINAL APP. WITHIN 2 YRS)	NO. OF THESE LOTS STILL ELIGIBLE FOR FINAL APPROV.	NO. OF THESE LOTS ISSUED B.P. & NO. OF PRE-EXISTING UNITS (THRU '80)	NO. OF THESE LOTS GRANTED FINAL APPROV. BUT WITH NO B.P. ISSUED
1970	2	316	284	32	--	282	2
1971	7	780	139	641	--	103	36
1972	6	721	369	352	--	290	79
1973	7	1292	368	924	--	279	89
1974	1	70	70	--	--	54	16
1975	2	187	187	--	--	175	12
1976	6	1157	171	41	945	104	67
1977	10	1041	363	380	298	204	159
1978	8	1009	404	559	46	40	364
1979	5	234	112	--	122	12	100
1980	2	455	--	--	455	--	--
1970-1980	56	7262	2467	2929	1866	1543	924
			34.0%	40.3%	25.7%	62.5%	37.5%

Figure XXXI

RELATIONSHIP BETWEEN NUMBER OF LOTS APPROVED (PRELIMINARY AND FINAL) AND BUILDING PERMITS ISSUED BY YEAR OF REQUEST FOR PRELIMINARY PLAT APPROVAL
Preliminary Requests 25 or More Lots ("Large" Subdivisions)

